DOCUMENT RESUME

ED 400 502 CG 027 420

TITLE	Directions for the Road to Life after High School.
INSTITUTION	Indiana Career and Postsecondary Advancement Center, Bloomington.
PUB DATE	96
NOTE	76p.
PUB TYPE	Guides - Non-Classroom Use (055)
EDRS PRICE	MF01/PC04 Plus Postage.
DESCRIPTORS	Adolescents; Career Awareness; *Career Guidance; *Career Planning; College Choice; *Educational Planning; Help Seeking; Higher Education; High Schools; High School Students; Planning; *Post High School Guidance; *Resource Materials; Resources
IDENTIFIERS	How To Books; *Illinois

ABSTRACT

This guide is designed to help high school students in Indiana make post-graduation plans. It begins with a discussion of things students should accomplish while still in high school, including mapping out post-school plans. Special attention is given to career choices, and detailes are provided on how career direction, discovering skills, finding a desirable job, writing a cover letter and resume, preparing to interview, and keeping a job are accomplished. The next section explores the type of educational preparation a student will need in his or her chosen career. Topics covered here include the steps to education, evaluating apprenticeships and different types of college degrees, choosing a school, applying to schools, and reflections on choices. Once a school is selected, a number of other issues will arise; the guide gives tips on whether to live at home or to move out, roommates, preparing to stay at home, and coping with change. Likewise, managing money is a major concern--useful information is provided on budgeting for expenses, details about paychecks, looking and applying for financial aid, preparing for debt, and choosing debt carefully. Finally, suggestions on community involvement and the types of benefits a student would gain from such activities are covered. Contains a glossary. (RJM)

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directions

for the road to life after high school

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an icpac publication

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Who sent you ***directions***?

The Indiana Career and Postsecondary Advancement Center,

icpac *(ick-pack) for short.*

Throughout high school, ICPAC sends you newsletters, planners, and financial aid information to help you prepare for your future career and education.

When you have questions, we can answer them over the phone or send you detailed information through the mail.

*Our **FREE** Hotline is open 24 hours daily.*

You can speak to a staff member between 8 a.m. and 9 p.m. Monday through Thursday, and 8 a.m. to 5 p.m. Friday.

At other times, leave a message and we will answer your request during regular office hours.

You can also use a computer to access our free internet website.

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Why use ***directions***?

Now that you're in 11th grade, it's time to start thinking about life after high school. It's important for you to make your last two years of high school pay off.

Directions will help you, your family, and your guidance counselor:

- ✓ *review your first two years of high school and revise your four-year plan.*
- ✓ *choose the education after high school that fits you.*
- ✓ *get the full-time job you want after high school.*
- ✓ *think about where you'll live.*
- ✓ *manage your money wisely.*
- ✓ *get involved with your community.*

*Call the ICPAC Hotline for **FREE** information on education and careers.*

1-800-992-2076

or TTY 1-800-225-8980

http://icpac.indiana.edu

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How do you follow ***directions***?

To keep things interesting, we've given each page in *Directions* a street number.

Follow the "street" signs at the top of each page, and you won't get lost.

Directions puts you behind the wheel in *Ride On*, a story that makes you the main character in a daylong adventure.

Together, you and your friend Kris will face the challenge of planning for life after high school.

Each time you see the

license plate, you'll continue your adventure.

To start down your road:

1. Review the table of contents to the right. Don't try to read all of *Directions* at once. It can be used for the next three years.
2. Turn the page to **2nd Street** or the next "street" that interests you.
3. Check out the **Traveler's Map** worksheet in the center of *Directions* between **24th** and **25th Street**.
4. Find the words or ideas you don't understand in the **Traveler's Guide.** It's in the back of *Directions*.
5. Look for the ***hotline*** boxes inside. They list free info you can order over the phone. You can order up to five information pieces with each call.
6. Keep an eye out for the ***website*** boxes. They remind you that ICPAC offers information on the internet, too.

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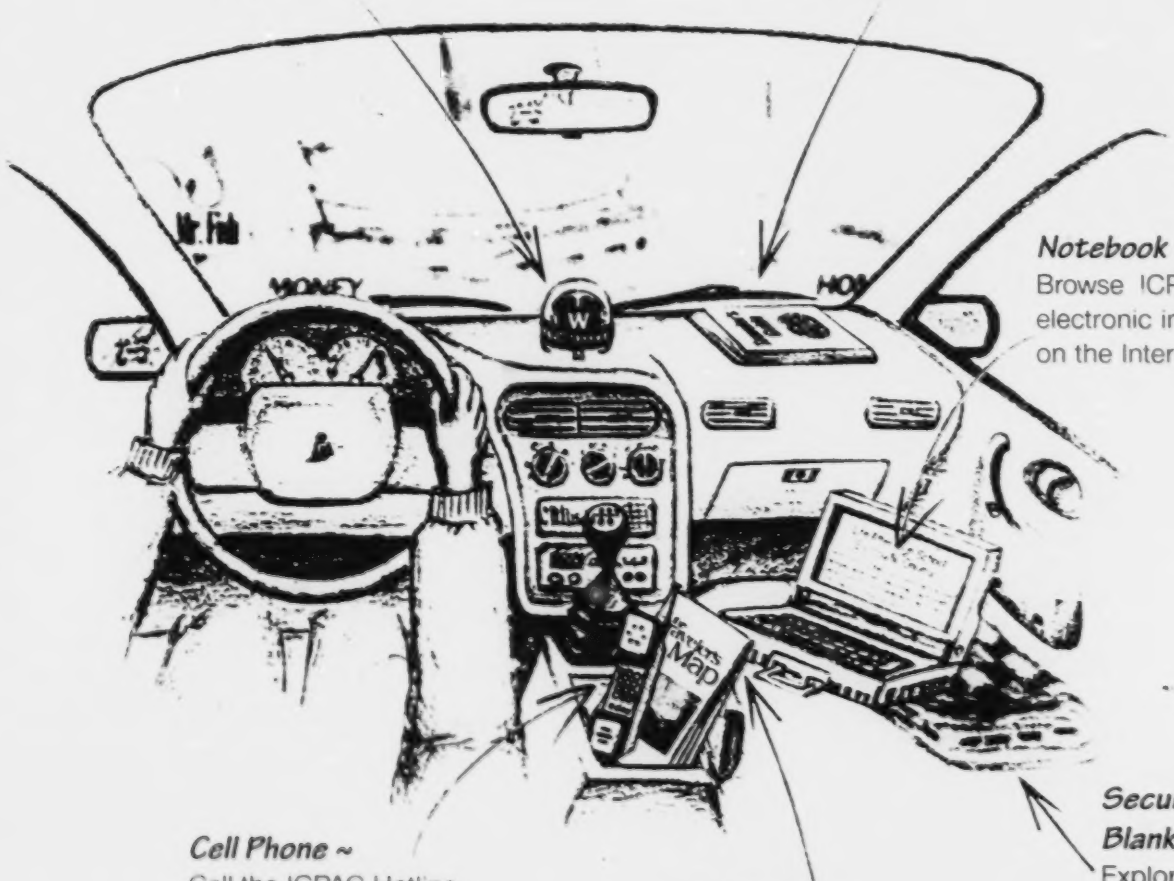
You're in the driver's seat

Get behind the wheel for a drive through *Directions*. We've packed your car with an imaginary travel kit to help you stay on course. Each "tool" symbolizes actions you can take or objects you can use to plan your career and education. Keep your eyes peeled for chances to make use of the tools below, and enjoy your drive.

Compass~
Decide which direction to take when making choices along the road ahead.

Traveler's Guide ~
Find important definitions and facts by using this mini-book in the back of *Directions*.



Notebook Computer ~
Browse ICPAC's electronic information on the Internet.

Cell Phone ~
Call the ICPAC Hotline and other sources of information.

Traveler's Map ~
Complete these tasks to chart your course and stay on schedule. You can remove this from the middle of *Directions*.

Security Blanket ~
Explore how you feel about where you are and where you want to go.

HIGH SCHOOL

What do you want to do?

Your whole life is displayed on the kitchen table: Preschool art projects, elementary school spelling tests, middle school fitness ribbons, even a poster-size print of your high school graduation picture. And just when you think it can't get worse, a bunch of relatives rush in. You make a break for the back door, but it's no use. You're trapped between the mountains of potato salad and the buckets of chicken.

"Congratulations, Kiddo! " says Uncle Carl. "So what are your plans?"

"What are you going to *do* with your life?" asks Aunt Flo, as you hurdle the graduation cake to get away.

"*WAKE UP!!!*" Your eyes shoot open. You're in your bedroom. It's your mom. "This is the first day of your junior year, and you're going to be late," she says. "And don't forget to take out the trash."

"I just had this really weird dream," you tell her.

"That's nice, honey. You better get a move on," she says as she yanks open the blinds.

You spring from your bed, zigzag through the bathroom, throw on your clothes, grab a bite to eat, head out the door, and jump in Kris' car. You and Kris have been hanging out since ninth grade.

"What's up, Kris? Thanks for the ride," you say. "It must be cool to be a senior. I wish I were."

"Yeah, but I can't believe this is my last year. I still have so much to do," Kris says, pulling into the school parking lot. "Hey, that's the first bell. We better hurry. See you after school."

After saying good-bye to Kris, you bound up the stairs to homeroom, just getting through the doorway with the last bell. Mr. Williams is already passing out some papers. "Here's a copy of the four-year plan you filled out in ninth grade, and a copy of your schedule for this semester," he says.

Four-year plan? Filled this out two years ago? Whatever. Hey, check out your schedule! *Remote Control Studies, the Art of Video Gaming, Hubcap History,* and *Underwater Basketweaving.* What a breeze. But the day drags. None of your friends are in your classes. By the end of sixth period, you can't stop thinking how much you hate your schedule. Looks like a boring year.

The day ends. You meet Kris at the car. "So how was your first day?" asks Kris.

"You know. The same old thing," you say.

"Really? I had a great day. I like all my classes. My schedule is tough, but it will help me later," says Kris.

"They gave us a copy of our four-year plan in homeroom."

"And what *is* your plan?" Kris asks.

"I don't know. I guess I didn't think it was a big deal. I really don't have one," you say.

"Well, that's why you hate your schedule," says Kris. "I used a four-year plan. It helped me decide what I wanted to do. It also helped me get the skills I'll need to eventually own my own restaurant."

"How did you know what classes you should take?"

"Well, it really depends on what you want to do when you get out of school."

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Plan ahead

Ask yourself now what you want to do after high school.

It's easier to find a first answer in high school -- you have more people to help you, more opportunities to explore, and more time to choose what it is you'd like to do.

Make the most of the rest of high school. Use your ***Travel Kit***, grab your ***cell phone*** and ***notebook computer***, and get started on your journey!

Choose the field of work that interests you.

- Explore your likes, dislikes, interests, and abilities.
- Look in libraries and call the Hotline for career information.
- Talk to your high school guidance counselor, family and friends, and others in your community about jobs that interest you.

Try out your interests.

Participate in extracurricular activities and summer programs like:

- academic organizations
- athletic camps
- volunteering
- job shadowing
- studying abroad

Take Core 40 courses.

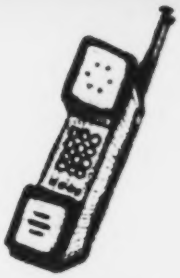
Core 40 courses help you prepare for life after high school. Core 40 is a group of classes required for admission to Indiana's four-year colleges beginning in 1998. The Core 40 is strongly recommended for admission to two-year public colleges. Employers also strongly recommend Core 40 for entry into the workforce.

Ask yourself what you want to do throughout your life.

Your answer may change as you change.

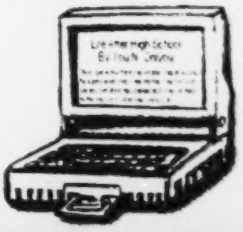
Most people switch work interests many times throughout their lives. What you choose to do after high school probably will not be what you do 20 years from now. That's ok. **It's never too late to choose something different.**

hotline
1-800-992-2076



To make the most of high school, call the Hotline and order these free publications:

IS-16	*Core 40*
IS-36	*Tech Prep*
IS-50	*Discovering Careers That Fit*
IS-66	*Summer Camps*
IS-67	*Summer Sports Camps*
IS-68	*Indiana College Summer Programs*
IS-69	*International Exchange and Study Abroad*
IS-81	*Plan for Your Future During High School*
IS-99	*The Advanced Placement Program*
IS-100	*Correspondence Courses*



website
http://icpac.indiana.edu

Create a road map

At first, Kris didn't know what to do after high school. But by choosing meaningful and interesting courses, Kris built a schedule that provided many options. The classes weren't always easy, and Kris' interests changed. But this schedule helped Kris decide what to do after high school and provided the most options. Your schedule should be different.

1st semester	2nd semester

Freshman

English 9	English 9
Earth/Space Science	Earth/Space Science
Algebra, First Year	Algebra, First Year
Basic Physical Education	Health Education
French I	French II
Intermediate Band	Intermediate Band

Activities: Joined Pep Club, played in marching band

Math was not a favorite subject nor an easy one for Kris. Some schools, like Kris', offer a Tech Prep Algebra course. Tech Prep courses are taught through an applied, real-world approach. Kris' algebra class was good preparation for more advanced courses in math.

Summer

Participated in band camp

Volunteered at *Comfort Children's Hospital*

At the start of high school, Kris wanted to be a professional musician. Summer band camp changed that, but the music courses weren't a waste. They could have helped Kris earn an Academic Honors Diploma. This special diploma combines academics and arts to help students prepare for more education.

Sophomore

English 10	English 10
First Year Biology	First Year Biology
Geometry	Geometry
World History	World Geography
Advanced Physical Educ.	Driver Education
French III	French IV

Activities: Took the PSAT, joined Frisbee Club, volunteered with *Mr. Fish Swim-Without-Fins* program.

Children's medicine was another interest early in high school, so Kris took biology and volunteered at *Comfort Children's Hospital*. Kris also volunteered to help teach swimming lessons to children as part of the *Mr. Fish Swim-Without-Fins* program.

Summer

Hired by *Mr. Fish*

Joined *Business Managers of Tomorrow*

After volunteering at the hospital, Kris decided to look into owning a business or working in food service instead of a career in medicine. Kris took a job at a fast food restaurant and joined a management club.

Junior

English 11	English 11
First Year Chemistry	First Year Chemistry
Algebra, Second Year	Algebra, Second Year
U.S. History	U.S. History
Psychology	Sociology
Computer Literacy	Computer Applications

Activities: Took the ACT, elected treasurer of Frisbee Club

Summer

Promoted to *Mr. Fish* assistant crew leader

Job shadowed owner/manager of *Food Amour*

Visited colleges

Kris spent time with the owner and manager of a local French restaurant as part of a job shadowing program. Kris chose a career in restaurant management and learned education after high school was needed.

1st semester 2nd

Senior

English 12	English 12
Second Year Biology	Second Year Biology
Analytic Geometry	Trigonometry
U.S. Government	Economics
Food Service I	Food Service II
Business Management	Entrepreneurship

Activities: Apply for financial aid and admission to colleges, take the ACT a second time to improve score, run for president of Frisbee Club

Even though Kris decided not to work in medicine, science was still enjoyable. An in-depth course like Second Year Biology helped Kris better understand food safety and start on college education requirements. Many in-depth courses are offered to high school students, including dual enrollment, correspondence classes, and summer school.

Summer

Attend management workshop at *Culinary Arts School*
Move to *Over There College.*
Apply for part-time job at *Fancee Food Restaurant*

The kind of education after high school that best suited Kris' interests was an associate's or bachelor's degree. There were many options, but Kris decided to get a transferable associate's degree and find a new part-time job instead of taking a full-time position with *Mr. Fish.*

First Year After High School

Freshman Composition	Freshman Literature
Business Calculus	Macroeconomics
Ancient Civilizations	Management Psychology
Introduction to Theater	Table Tennis

Activities: Visit campus advising office, start a Frisbee Club, join *Eta Pi*, a restaurant management organization

Kris tentatively planned a schedule for *Over There College* after meeting with an academic adviser. Kris also discovered ways to explore interests through a campus sports club and a career interest group.

Begin your travels!

1. Remove your **Traveler's Map** from the center of *Directions.*
2. Review and plan your high school course schedule by completing the first exercise on the map. Use Kris' schedule as a guide. Your schedule should be different and help you explore your interests. If you get stuck, ask your guidance counselor for help.
3. Order IS-16, *Core 40 Checklist*, from the Hotline and compare your high school schedule against the requirements of the Core 40.
4. Plan for your first year after high school. It's often hard to know exactly what you will be doing two years from now. Start by listing some goals for that year. You can add details as you travel through *Directions.*
5. After you have finished charting the first part of your map, read the next page. Be prepared. You'll have another task to complete after you visit the next section.

WORK

Will it be a job or a career?

You and Kris jump in the car and head for *Mr. Fish*, where you've been working together for almost a year. As Kris pulls the car through the *Golden Hook*™ at the entrance to *Mr. Fish*, you can't help but wonder how much longer you'll be serving up *Surf-n-Platters*.™

"Nothing like another day at Mr. Fish," you say sarcastically.

"Yeah, but you know you've been saving for that car," Kris answers.

You hate *"Mr. Squish"* with a passion. You're sick of mixing the vats of Fresh and Fancy Tartar ™ every night, and it takes two hours to close because the fish grease gets all over the place.

"To me this is just temporary," says Kris. "It's just a job, not my career."

"What's the difference?" you ask.

What do you think work after high school will be like? Check off the words you would use to describe it.

- ☐ *tiring*
- ☐ *annoying*
- ☐ *enjoyable*
- ☐ *never ending*
- ☐ *interesting*
- ☐ *stimulating*
- ☐ *boring*
- ☐ *challenging*
- ☐ *distressing*
- ☐ *rewarding*

If you checked tiring, annoying, never ending, boring, or distressing, you have described a **job**. A job is what you do to earn money. It's an occupation without any interest, growth, or direction.

If you checked enjoyable, interesting, stimulating, challenging, or rewarding to describe work, you're talking about a **career**. A career is an occupation you enjoy, work that allows you to grow and advance, a pleasure you get paid for.

Choose a direction

You can choose a *career.*

To have a career, you will need to learn advanced skills that will be valued by employers. The easiest way to learn these skills is through education after high school. With additional training, you will likely earn more money and enjoy your work more. Education gives you more control over your choices and opportunities in a changing workworld.

Female Average Yearly Wages

Age	without High School Diploma	with High School Diploma	2 yrs more	4 yrs more	6 yrs more
18 to 24	$11,792	$14,774	$17,427	$21,493	No Data
25 to 34	$14,108	$19,151	$23,990	$30,256	$36,708
35 to 44	$14,940	$21,821	$28,542	$33,615	$45,677
45 to 54	$17,078	$21,471	$27,883	$36,026	$40,423
55 to 64	$28,018	$21,548	$25,102	$41,744	$39,233
65 to ??	No Data	$20,757	No Data	No Data	No Data

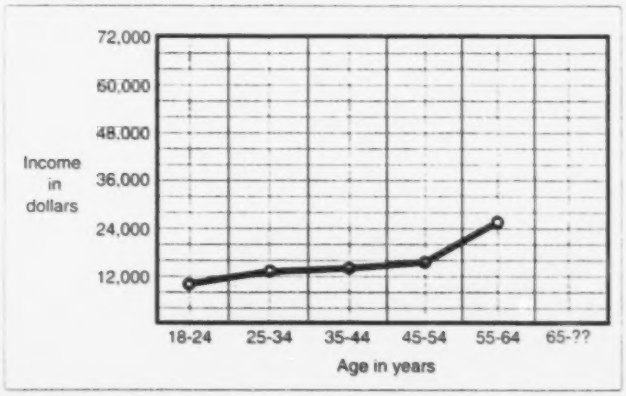
Source: U.S. Census Bureau, 1993

Male Average Yearly Wages

Age	without High School Diploma	with High School Diploma	2 yrs more	4 yrs more	6 yrs more
18 to 24	$15,812	$16,299	$19,321	$26,056	No Data
25 to 34	$19,796	$25,532	$31,355	$40,345	$44,206
35 to 44	$24,755	$31,675	$36,679	$51,794	$60,360
45 to 54	$26,398	$35,783	$40,627	$58,584	$68,207
55 to 64	$28,200	$32,216	$39,721	$54,555	$57,183
65 to ??	$22,468	$24,011	No Data	$54,315	No Data

Source: U.S. Census Bureau, 1993

Earnings Graph



You can choose a *job.*

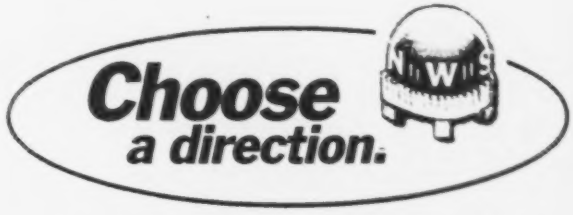
Getting a job after high school without getting more education can take you down a bumpy road. Having only basic skills will likely limit your work choices and options. You will earn less money during your life than a person choosing education after high school. Your paycheck won't buy as much. If you choose this direction, there are things you can do to give yourself more options.

Prove to yourself the difference education after high school makes. Do this exercise.

1. Find the table for your sex. Choose the amount of education you want after school.
2. Read down the column to discover the wages you might earn with this amount of education as you grow older.
3. Chart your wages on a piece of paper. Already charted below are the wages of a female without a high school diploma.
4. On the same graph, chart the wages for the kinds of education you didn't choose.
5. Answer these questions:

   What difference does the amount of education make in income?

   What difference does the amount of education make as you grow older?



Now that you know the difference education can make in average yearly wages, you must choose which direction you want to go.

If you want to get a job right after high school, read the next page, **9th Street**.

If you want a career or more education after high school, turn to **15th Street**.

"You might want a career, Kris, but I'm going to find a good job after high school," you say, as you throw together a Surf-n-Platter.

"How do you plan to do that?" Kris asks.

Good question. Kris helped you get this job.

OK. You'll use your *Mr. Fish* experience to get a better job. Easy.... But where do you go "fishing" for a good job? Which jobs can you get? Whom do you talk to? What do you say? Hmm... Maybe it's not so easy.

Or you could stay at *Mr. Fish*. Working there won't be so bad after you get promoted. But how high is the corporate seafood ladder? What will it take to "sail" to the top?

How do you get started?

Dig into your skills

To look for a new or first job, you must know what skills you have to offer. The better you know your skills, the easier your job search will be.

Create a list of skills.

Use a piece of paper to list the classes, activities, and jobs you've had. Then list the skills that you performed well or enjoyed using for each one. It may help to create a table like the one below.

Kris' List of Skills	Data	People	Things
Classes			
Statistics	make charts & graphs	team problem solve	use a calculator
Activities			
Frisbee Club	keep account records	public speaking	keep ledger book
Jobs			
Mr. Fish	handle money	work with public	run register

Ask other people what they think your skills are. List them.

Other people see skills in you that you may not know about. Ask your family, friends, teachers and guidance counselors what you do best and what your good qualities are. Add them to your list of skills.

Take a formal skills assessment.

There are tools that you can use to discover which of your skills may be strongest and which skills may need improvement. Two of these assessments are the *ASVAB* and the *Differential Aptitudes Test*. Talk to your guidance counselor about these and other skills assessment tools that you can use.

List your skills in order from strongest to weakest.

This list will be important when you start looking for a job on the next page.

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Choose the kind of job you want

There are three basic kinds of jobs that you can get. Each kind has costs and benefits. Choose the one that fits you and helps you reach your personal and work-related goals.

full-time job ~ work that is usually permanent, 40 hours a week, and may have benefits like health insurance, paid vacation, and a retirement plan.

part-time job ~ work that is permanent but often less than 40 hours a week and rarely includes benefits like insurance or paid vacation. Part-time employees usually earn hourly wages.

temporary jobs ~ short work assignments that may be full or part time but will last for one year or less.

Go where the jobs can be found.

Find the job you want

There are several ways you can learn about job openings. Searching for a job is hard "work." Use all of the resources below to look for jobs that require your skills. You may have to buy a newspaper, pick up a phone, or visit an office, but it is possible to find work. Don't give up. There are many books at libraries and bookstores on how to organize a job search.

Classified advertisements in the newspaper are a good place to start searching for part-time, full-time, and temporary jobs.

Indiana's Workforce Development Centers provide job-searching services, including counseling and training, free of charge.

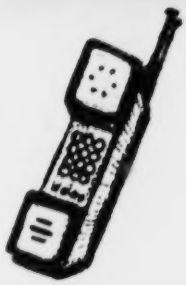
People who are working in a field that interests you also can help you learn about job opportunities. Family and friends may also know of available work.

Human resource offices will have information about current and future job openings in their businesses or organizations.

Employment agencies can be helpful in finding full-time, part-time, and temporary work. There is often a fee for job placement programs at employment agencies.

Finding a job you are good at and enjoy is important. You should also think about the outlook for that job. Is the field growing? Are layoffs likely to occur? To learn about the outlook of jobs you are interested in, check the **Occupational Outlook Handbook**. You can find it at the library. Job outlook information is also available through the ICPAC Hotline and Internet website.

hotline
1-800-992-2076



To learn more about work, call the Hotline and order these free publications:

IS-9	*Tips on Finding and Getting a Job*
IS-46	*Future, Education, and Job Outlook*
IS-49	*Worksheet for Visiting a Job Site*
IS-52	*The U.S. Workworld 1990-2005*
IS-82	*Skills You Need for the Future*
IS-83	*Workforce Development*
IS-92	*Labor Laws*
IS-93	*Maximize Employability: Enhance your Skills*

website
http://icpac.indiana.edu

Write your cover letter

When you find job openings or places where you'd like to work, you have to apply. For some jobs you will need to fill out an application with human resources personnel. To be considered for most jobs, you will need to write a cover letter. A cover letter introduces you to the employer. It should be typed on high quality paper and have no misspelled words.

Key Parts of a Cover Letter:

- ✓ *Your full address*
- ✓ *The date you are writing*
- ✓ *The person calling for applications*
- ✓ *The employer you are applying to*
- ✓ *The employer's full address*

Greeting: Start all letters with "Dear" and the name of the person who will hire you. Follow the name with a colon. If you do not know the name of a specific person, use "Dear Sir or Madam" followed by a colon.

Body: Start your letter with information about yourself, including your year in school and where you may be currently employed. Explain how you found out about the job opening and why you are interested in it.

Briefly highlight the benefits or marketable skills you offer. Examples of skills are responsibility, self-management, and decision-making abilities. Show how your capabilities satisfy the employer's requirements. Emphasize the accomplishments that set you apart from other candidates.

End by requesting an interview and thanking the employer for considering you for the position.

1112 High School Street
Anywhere, IN 44444
(555) 555-5555

September 12, 1996

Ms. Nancy Fancee
Fancee Food Restaurant
1000 Eat Street
Over There, IN 44444

Dear Ms. Fancee:

I am a senior at Anywhere High School and work as assistant crew leader at *Mr. Fish.* I plan to attend *Over There College* next year and will study restaurant management. My career goal is to own my own restaurant. I job shadowed with Louie Amour of Food Amour this summer. Mr. Amour told me you will be expanding your restaurant next summer and will be hiring a new server. Please consider me for the position.

I have two years experience working in food service. I started with Mr. Fish as a dish washer two years ago and was promoted to head fryer, head order-taker, and more recently, assistant crew leader. I supervise a staff of six employees and handle the bookkeeping and cash management. I am involved with customer service daily.

I would appreciate the opportunity to discuss with you in more detail how I can assist your organization. I will call you next week to arrange an interview. Thank you for your consideration.

Sincerely,

Kris A. Student

Kris A. Student

Enclosure

Closing: Use "Sincerely" followed by a comma and three or four blank lines for your signature. Type your full name. Follow it with the word "Enclosure," which indicates your resume is enclosed.
Turn the page to learn how to write your resume.

Write your resume

To apply for jobs, you also must write your resume. Type it on high quality paper and mail it with your cover letter. The envelope also should be high quality and the address typed.

Full name

Address

Telephone number

Education: List the name and address of your high school. Also list your graduation date, and any honors you have received.

Work Experience: List job titles and locations of paid and volunteer work experiences. List the dates you started and ended the job, the duties you performed, and skills you developed.

Activities: List all of your activities -- both inside and outside of school. Include any positions you have held or awards you have received.

References: List people who have agreed to serve as references for you. This list should be on a separate page from your resume. Include the addresses, phone numbers, and job titles of your references. Give this list to an employer when it is requested.

Kris A. Student

1112 High School Street • Anywhere, IN 44444 • (555) 555-5

Education: Diploma, 1996
Anywhere High School
9600 High School Street
Anywhere, IN 44444
Food Management Program
3.0 G.P.A.

Experience: Assistant crew leader, *Mr. Fish*
June 1994-present
Responsible for supervising employees, managing money, and keeping restaurant books. Promoted from head dishwasher, to head fryer, to head order-taker to assistant crew leader. **Skills** developed include computer record-keeping, organization, customer service, and team building.

Newspaper carrier, *The Anywhere Times*
June 1993-June 1994
Responsible for delivering newspapers to 125 customers, collecting payments, and purchasing supplies. **Skills** developed include customer service, budgeting, and reliability.

Volunteer, *Swim-Without-Fins*
September 1993-present
Responsible for teaching children to swim, public speaking on water safety, coordinating fund-raisers. **Skills** developed include instruction, supervision, communication, and promotion.

Activities: Treasurer, Anywhere High School Frisbee Club
Member, Business Managers of Tomorrow Club
Volunteer, Comfort Children's Hospital
Saxophone player, Anywhere H.S. Marching Band

References: Furnished upon request

Your resume must not include:

- ⊘ *Misspelled words, typos, or errors*
- ⊘ *Sloppy grammar or organization*
- ⊘ *Confused time order*
- ⊘ *Your current or previous salaries*
- ⊘ *Personal data, like age or marital status*
- ⊘ *Reference to health conditions*

Make sure your resume does:

- ✓ *Look professional. Your cover letter and resume must be typed.*
- ✓ *Make it easy for someone to quickly assess your skills*
- ✓ *Include brief, accurate descriptions of your work and abilities*
- ✓ *Emphasize your best skills and accomplishments in an eye-catching style*

Prepare to interview

Your cover letter and resume are in the mail, but your job-hunting journey is just beginning. Follow-up with a phone call several days after your resume is received or after you fill out an application. Ask if the employer has looked over your information and request an interview. Once you schedule an interview, you must get ready.

The Preparation ~ Practice what you will say before the interview. But don't memorize answers to possible questions. Employers will recognize rehearsed responses. Also, collect information about the employer from libraries and job placement offices. This information will help you ask questions during the interview and will show that you are interested in the job. Find out where the interview will be and how long it will take to get there, so you'll be on time. Prepare a list of references.

The Arrival ~ There are certain things you should avoid when you first arrive for an interview. Don't show up late, chew gum, have bad posture, or show poor grooming habits (bad breath, dirty fingernails, uncombed hair, sloppy clothes). Don't insult the receptionist or forget the interviewer's name. Say hello to everyone, even as you pass strangers in the hallway. Be friendly. You could lose a job if you're not.

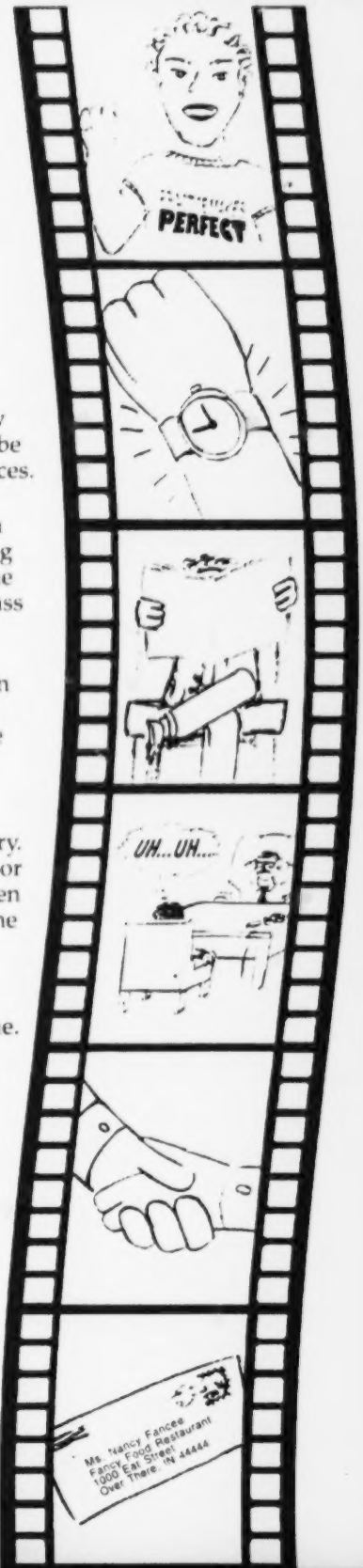
The Introduction ~ Give your name when the receptionist asks to help you. Explain who your interview is with and at what time. You probably will have to wait. Read papers or magazines provided. Don't pull out your homework or a book. Greet the interviewer with a smile, a firm handshake, and address him or her formally -- Mr. Amour, Ms. Fancee.

The Interview ~ Be direct in your answers, but explain them in detail when necessary. Concentrate your discussion on what you can do for the employer. Don't use slang or make up answers. Don't ask about salary and benefits until you are invited to. When appropriate, do ask questions about the company. Also, ask if you have answered the interviewer's questions to his or her satisfaction. You do not have to answer questions about your health, marital status, religion, or race.

The Parting ~ After the questioning is over, thank the interviewer for his or her time. Express interest in the position, and find out how the employment process works. Are there more interviews? How soon can you expect to know if you are a finalist? How will you be contacted? Remain professional until you are completely out of eye- and earshot of everyone at the employer's place of business.

The Follow-Up ~ After the meeting, mail the interviewer a letter thanking him or her for considering you for the position. Again, express your interest in the job and remind the interviewer of your qualifications. Prepare a list of positives and negatives about the company to help you decide whether to accept the position if you receive an offer. Call the interviewer if you have not received a response when one is expected.

If you don't get the job, ask the employer to keep you in mind for future openings. Also, ask the employer for honest feedback about your application and interview. Learn from your experience. If you get the job, there is still work to do. The employer has given you a chance to prove your skills. Turn the page to find out how to keep and succeed at your job



BEST COPY AVAILABLE

Keep your job

To be successful at work, you must be self-confident, improve your skills, and work well with others. Here are some problems Kris faced working at *Mr. Fish*. Read each problem and decide what you would do. Write your solution, then read how Kris handled each problem.

problem solution

The Problem:

You are reporting to work your first day on the job. What do you wear? When do you show up?

Your Solution:

Kris' Solution:

Kris was scheduled to start work at 10 a.m. but arrived at 9:50 a.m. Kris wore the complete *Mr. Fish* uniform. It was clean and pressed. Kris knew first impressions count -- and last. Kris always **arrived on time**, **got work done on time**, and **didn't miss work** unless it was necessary.

Your boss asks you to create a new clam dish for the holidays. You were hired as a dishwasher and have never cooked before in your life. Your boss offers to send you to *Mr. Fish Academy* for training. Do you accept? Why or why not?

Kris went to the Academy and **learned new skills**, enjoyed using them, and created the most popular holiday dish on the *Mr. Fish* menu – *Yammy Clams*. Kris knew **trying new tasks** and **working hard** would pay off. Kris was promoted and started to work with supervisors to **find better ways of doing things**.

A co-worker is responsible for cleaning the fish fryer each night to meet health and safety regulations. One night, after you have had a bad day at school, the co-worker gets ready to leave work early and hasn't cleaned the fryer. What do you say to the co-worker? What do you do about the fryer?

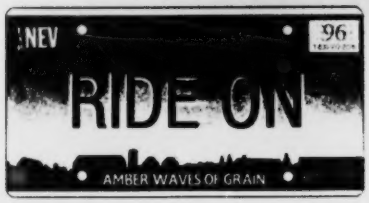
Kris asked the co-worker to stay, then **offered to help** clean the fryer. The worker refused, so Kris scrubbed the fryer and explained the situation to the boss. Kris **stayed positive** and **enthusiastic** and didn't take out personal frustrations on the co-worker. Kris tried to **work out a solution**, then sought help, and always made sure the **employer's rules were followed**.

Continue your travels!

Discover what finding and getting a job after high school is like before you graduate! Practice what you've learned about hunting for jobs, writing resumes, and interviewing. by completing the next task on your **Traveler's Map.**

EDUCATION

What does a career take?



You've escaped the net of *Mr. Fish* once again. And since it's only the first day of school, there's no homework. Kris pulls out of the parking lot.

"So long sailors!" you shout as you hang your head out Kris' car window. Maybe you should ask Kris to cruise to the mall with some friends or catch a movie.

"What do you say, Kris?"

"I can't. I'm heading home to talk to my family about education after high school," Kris says.

"What do you mean? Why would you want to do that?" you ask.

"That's what it takes if I want a career," Kris replies.

Know the steps to education

Talking with family about education is only the start of Kris' journey toward a career. Shift into each of the steps below to learn about and find the education that's best for you.

1 ### *Know your career goals*

You have three education options after high school: ***technical training***, ***associate's degrees***, and ***bachelor's degrees***. Turn to **16th Street** to find which option fits your career goals.

2 ### *Evaluate education options*

Read the *spec sheet* for each education option starting on **17th Street**. Then choose the one that fits your goals. For help choosing an option, talk to your guidance counselor.

3 ### *Choose providers*

Once you choose an education option, you must choose an education ***provider***. Armed services, occupational schools, and colleges and universities are examples of providers. Turn to **22nd Street** to learn how to choose a provider that fits you.

4 ### *Apply to providers*

Once you find providers, you must do what it takes to get in. Usually, there are application forms to complete and tests to take. Find out how to apply on **23rd Street**.

5 ### *Succeed*

Once you get in, you must succeed. You will need to manage time better, study smarter, and reduce stress. Learn how to succeed on **24th Street**.

R ### *Reflect on your choices*

Think about the choices you've made. Have they taken you where you want to go? Are you happy? What do you want next? How will you get there? See **24th Street**.

1 Know your career goals

Kris was interested in a career in food service. Kris called the Hotline and requested profiles for Cook, Restaurant Supervisor, and Restaurant Manager. Each career offers different amounts of responsibility, pay, and future education and employment options. Also, each requires a different kind of education and skills. Here is what Kris learned:

Cook

Kris thought about becoming a cook through ***technical training*** which teaches specific skills. Kris would be trained to use cooking utensils, select ingredients, and prepare meals. Kris would also learn math skills to change recipes for large groups. Kris probably would not learn how to supervise other employees. After completing training, Kris would receive a certificate. This document might be accepted by employers as proof of Kris' skills. As a cook, Kris could earn about $17,000 a year.

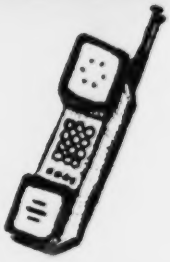
Restaurant Supervisor

Kris could start a career as a restaurant supervisor after earning an ***associate's degree***, which teaches specific career skills and basic academic skills. Kris would learn to plan menus, purchase food and equipment, and supervise some employees. Kris also would learn math and communications skills and take courses like history and science to prepare for more education. An associate's degree might be counted as credit toward a bachelor's degree and may increase the number of careers Kris can choose from in the food service industry. As a restaurant supervisor, Kris could earn about $20,000 each year.

Restaurant Manager

Kris could become a restaurant manager after earning a ***bachelor's degree***. Bachelor's degrees provide training in a wide range of academic classes and in a major area of study. Kris would learn how to create advertising, maintain health and safety standards, and supervise the entire restaurant staff. Kris would take classes in nutrition, marketing, biology, history, math, and English. Most employers would accept this degree as proof of Kris' skills. Kris could start as a restaurant manger and earn about $26,000 each year.

hotline
1-800-992-2076



For more information on careers, call the Hotline and ask for these free publications:

IS-50 *Discovering Careers that Fit You*

IS-65 *Career Areas to Explore*

Plus, we have many other profiles of individual careers.

Check out *COIN Career Targets* and *COIN Educational Inventory* in the ***Traveler's Guide.*** Use them to find careers that fit you and the education needed to pursue the careers.

http://icpac.indiana.edu

Like Kris, you can call the Hotline and request profiles of careers that interest you. You can also talk to your guidance counselor about your different career and education options. Think about these questions as you read the profiles.

- ☐ How much responsibility do you want in your career?
- ☐ Is how much you are paid important?
- ☐ Do you want to move to higher level jobs quickly?

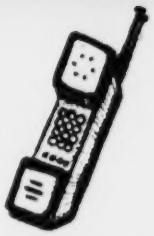
To reach your career goals, you must have the right kind of education. Choose your education carefully. Learn more about different kinds of education you can choose by reading the next five streets.

2 Evaluate education options

Technical Training through Apprenticeships

Many careers like carpentry, firefighting, and machining can be learned through apprenticeships. An apprenticeship is a hands-on, advanced skills training program in a specific career. You are certified to use these advanced skills upon completion.

hotline
1-800-992-2076



To find out more about training through an apprenticeship, call the Hotline and ask for:

CS-10 *Apprenticeships: The Path to Skilled Trades.*

Job Corps Brochure

Providers:

Businesses and unions provide apprenticeships. Some high schools offer pre-apprenticeship programs. Contact these sources of information:

The Bureau of Apprenticeship and Training (BAT) is a federal agency that coordinates apprenticeship information. Call your regional BAT office for more information.

Organizations like the AFL-CIO Human Resources Development Institute, National Urban League, Recruitment and Training Program Inc., and Apprenticeship Information Centers can help you begin apprenticeships.

Targeted Outreach Programs and ***Job Corps*** may help you prepare for apprenticeships. Ask your guidance counselor, employment agency, or the Hotline about these sources.

Work-based programs allow you to attend high school part-time and get work experience. Talk to your guidance counselor for more information.

Future Employment Options:

You learn specific skills for a specific trade and get work experience. Apprenticeships can lead to full-time positions.

Future Education Options:

You get advanced training through an apprenticeship. You may be able to use your apprenticeship certification as credit toward an associate's degree. More education may improve your chances of finding a full-time job after you complete your training.

Environment:

You will learn through a combination of classroom and hands-on training. Being able to work with others and follow directions are required skills.

Time and Money:

Most apprenticeships last four years. You are paid during training. You may need to buy your tools and supplies.

What to do in high school:

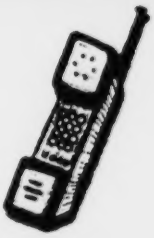
Most apprenticeships require a high school diploma. The application process for apprenticeships is competitive. Start talking to providers before you graduate. You may be able to prepare for an apprenticeship while you are in high school. Talk to your guidance counselor about preparation options, like Tech Prep, that might be offered in your high school.

2 Evaluate education options

Technical Training through the Armed Services

The armed services offer technical training in over 200 occupations, including food service and law enforcement. As an enlisted person, you receive basic training in leadership and physical conditioning. You also receive advanced training in an occupation.

hotline
1-800-992-2076



To find out more about training in the armed services, call the Hotline and ask for:

CS-6 *Is the Military an Option for You?*

Providers:

There are six branches of the armed services: ***Air Force***, ***Army***, ***Coast Guard***, ***Marine Corps***, ***Merchant Marines***, and ***Navy***. Each branch offers training in a variety of career fields.

Future Employment Options:

Some armed services training will apply to a career that you want after you leave the military. Talk to the military about their training programs for the career you want. Check if you will need additional training or licenses from civilian authorities.

To build a career in an armed service, you will need to continue your education beyond basic training. Promotions are based not only on job performance but also on a willingness to learn.

Future Education Options:

The armed services provide many different kinds and levels of training and education. Some of this education might be transferable to other education providers. You will need to talk to admissions counselors at those providers. You also can serve in the armed forces to earn money for a college education.

Environment:

You receive a combination of hands-on and classroom training in a highly structured environment. An emphasis is placed on leadership skills, teamwork, and physical conditioning.

Time and Money:

The number of years you spend in the armed services depends on an agreement between you and the military. You can choose to serve from two years to a lifetime. You are paid a salary and your education is free while you serve.

What to do in high school:

Make sure you have a realistic picture of military life. Talk to active and retired military personnel. Get a taste of military life by visiting local recruiters. You can also check out the ***Junior Reserve Officer Training Corps*** at your high school or a ***Civil Air Patrol*** flight in your community.

If you decide to enlist, visit your local recruiting office at the beginning of your senior year. Recruiters will want to talk to you before you graduate. You will need a high school diploma and must be in good physical condition to enlist.

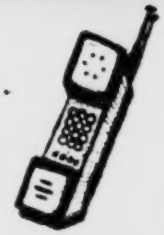
You also can earn a four-year degree at a military academy. Turn to **21st Street** to learn how.

2 Evaluate education options

Technical Training through Specialized Providers

Through specialized providers of technical training, you can learn about careers like cooking, cosmetology, printing, or truck driving. You can earn certificates, diplomas, and sometimes ***terminal associate's degrees***. These degrees cannot be used as credit toward a bachelor's degree.

hotline
1-800-992-2076



Providers:

Specialized providers are known by many different names. Some of these names are ***occupational school, vocational school, technical school,*** or ***trade school***. These providers may be government-run, nonprofit, or for-profit. For-profit providers are called ***proprietary schools***.

Future Employment Options:

Make sure the training you receive is valued by employers in the community. Be sure graduates of the program are hired for positions in their career fields. Many providers offer placement services to help you find a position after completing your training.

To find out more about training through specialized providers, call the Hotline and ask for:

IS-27 *Schools Offering Certificates and Associate's Degrees.*

IS-28 *Other Degree Opportunities*

IS-85 *Where to Study What in Indiana*

Future Education Options:

Certificates, diplomas, and terminal associate's degrees are usually nontransferable. This means your training probably will not count toward more education.

Environment:

These providers usually teach through a combination of hands-on and classroom training. Class size will depend on the provider. You may study with several classmates, only a few, or by yourself. Most often you live at home and drive to class.

Time and Money:

You usually earn a certificate in six months to one year, or a diploma in nine to 18 months. A terminal associate's degree usually takes two years. You must pay tuition and fees to most providers. You also will pay for books and supplies. Some providers offer financial aid.

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What to do in high school:

Many providers require a high school diploma or its equivalent. Sometime in your junior year, collect information from and visit providers that interest you. Start by returning a few of the postcards in the center of *Directions*. Apply for admission and financial aid during your senior year.

You may have to take placement tests. A provider uses placement tests to help you choose classes that fit. Prepare for placement tests by taking challenging courses in high school.

To learn how to choose and get into a provider, turn to **22nd Street**.

2 Evaluate education options

Transferable Associate's Degrees

Transferable associate's degrees can be used as credit toward a bachelor's degree. Transferable associate's degrees give you technical training and academic study in a specific career field, called a ***major***. Some examples of a major are nursing, graphic design, and electronics technology.

Providers:

Associate's degrees can be earned at many different colleges and universities. Some of these providers offer many different majors, while some offer only a few. These providers can be public or private, for-profit or nonprofit.

Future Employment Options:

An associate's degree will teach you skills and knowledge that can be used in many positions within your career field. Many schools offering associate's degrees provide placement services to help you find a full-time position after you finish your program.

Future Education Options:

A transferable associate's degree can be applied toward a bachelor's degree. Check with individual providers of bachelor's degrees to see if they will accept your associate's degree as credit.

Environment:

You may learn through a combination of hands-on training and classroom instruction. Classes are large or small, depending on the provider. You may be able to live on the provider's campus or live at home and drive to and from classes.

Time and Money:

You can complete an associate's degree in two years if you are a ***full-time student***. A full-time student spends 12 hours or more in class each week. Costs include tuition and fees. You also buy books and supplies. Most providers offer financial aid.

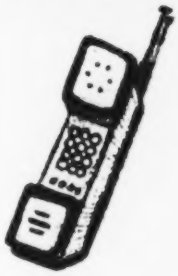
What to do in high school:

A high school diploma or its equivalent is required for admission to an associate's degree program. Don't slack off your senior year. Providers will look at your senior classes and grades when deciding whether to admit you.

Begin collecting information on providers and visiting them sometime in your junior year. Start by returning a few of the postcards in the center of *Directions*. Choose the provider that best fits your needs. Apply for admission and financial aid during your senior year. You may have to take placement or admissions tests during your junior or senior year. These tests help you find classes that fit.

To learn how to choose and get into a provider, turn to **23rd Street**.

hotline
1-800-992-2076



To find out more about associate's degrees, call the Hotline and ask for:

IS-22	*Choosing a College*
IS-23	*Two-year or Four-year School?*
IS-25	*Two-years of College: Two Paths to Explore*
IS-27	*Schools Offering Certificates and Associate's Degrees*
IS-85	*Where to Study What in Indiana*
IS-89	*Choosing a Major*

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2 Evaluate education options

Bachelor's Degrees

To earn a ***bachelor's degree***, you take classes in general knowledge areas like English, math, and science. Classes also cover a ***major***, or specific career field. ***Full-time*** students spend at least 12 hours a week in the classroom. There are two kinds of bachelor's degrees:

Bachelor of Science degrees are earned in career fields like education, business, or computer science. General knowledge classes also are required.

Bachelor of Arts degrees also are called liberal arts degrees. You don't need to know your major to begin this degree. After taking a variety of classes to explore your interests, you can choose a major.

Providers:

Research universities require their faculty to do research and teach. These universities can have a large number of students, many of whom are from other states or countries. Many activities are available. Admission is often competitive.

Liberal arts colleges emphasize study in many subjects. These colleges have fewer students. Some of these colleges are private or related to religious orders. Admission can be selective.

Comprehensive universities emphasize teaching students rather than research. The number of students on campus can be large or small. Admission at these universities may be less selective than at others.

Military academies are highly competitive four-year colleges run by the federal government. After graduation, you must serve as an ***officer*** in the military for several years. An officer supervises others in the military.

Future Employment Options:

Bachelor's degrees can prepare you for different jobs in your career field. Placement services may be available to help you find a job after you graduate.

Future Education Options:

Bachelor's degrees allow you to continue education in graduate or professional schools.

Environment:

You will learn mostly through classroom study.
Class size and where you live depend on the provider.

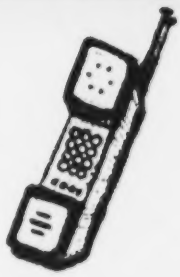
Time and Money:

A full-time student can complete a bachelor's degree in four or five years.
You pay for tuition, fees, books, and supplies. Financial aid is available.

What to do in high school:

You must have a high school diploma or its equivalent to begin earning a bachelor's degree. Collect information on providers and visit them in your junior year. Start by returning a few of the postcards in the center of *Directions*. Apply for admission and financial aid. Take admissions tests. For help choosing a provider and getting in, turn to **23rd Street.**

hotline
1-800-992-2076



To learn more about bachelor's degrees, call the Hotline and ask for:

IS-24	*Different Colleges and Universities*
IS-26	*Colleges and Universities offering Bachelor's Degrees*
IS-42	*Public and Private College Differences*
IS-85	*Where to Study What in Indiana*
IS-89	*Choosing a Major*

website
http://icpac.indiana.edu

3 Choose providers

After selecting the education option that fits you, choose a specific provider. Follow these steps:

Describe what you want.

- What would your dream education provider be like?
- Does it offer the major area of study for the career you want?
- Will it maximize your talents and help you overcome your weaknesses?
- Where will it be located? How large will it be?
- What kind of students will go there?
- Does it offer activities that you enjoy?
- Will the school you describe help you meet your goals?

Collect information.

- ☐ Call the Hotline or visit your guidance counselor to find providers that offer training and education in your career field
- ☐ Ask admissions staff at the provider for bulletins and catalogs that describe policies and programs.
- ☐ Ask for a class schedule and for housing and financial aid information.
- ☐ Find out about admissions policies. Are they open or competitive? ***Open admissions policies*** mean most applicants are accepted. ***Competitive admissions policies*** mean that basic requirements must be met, and you may be ranked with other applicants.

Visit the provider.

Talk to current and former students about their experiences. Ask teachers and faculty about facilities, equipment, and classes. Check into opportunities for employment and more education. Explore the provider's living and learning environment.

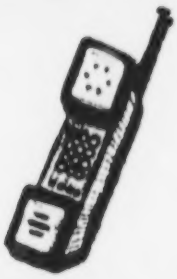
Compare and choose.

Rank the providers and choose the one you like best. Make sure the provider is financially stable and will continue operating. It is important that the program is suited to your talents and will help you meet your career goals.

Apply to the provider you choose.

Apply to a provider you could probably get into and one you know you can get into. Different providers have different application processes. For more on applying, getting in, and succeeding, look at the next two pages.

hotline
1-800-992-2076



To find education providers, call the Hotline and ask for:

a free list of providers offering education in your career

free profiles of individual education providers

You can also order these free publications:

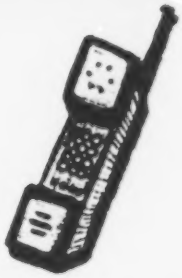
IS-22	*Choosing a College*
IS-30	*Historically Black Colleges*
IS-31	*Child Care at Colleges*
IS-32	*Native American Colleges*
IS-33	*College Support Services for Learning Disabled Students.*
IS-34	*College Services for Students with Disabilities*
IS-37	*Visiting a College*
IS-38	*Visiting an Occupational School*
IS-72	*Student Advice on Choosing a College*
IS-85	*Where to Study What in Indiana.*

http://icpac.indiana.edu

4 Apply to providers

Different education providers have different admissions and application processes. Contact the providers you choose during your junior year or the start of your senior year to find out what you need to do.

hotline
1-800-992-2076



To learn more about applying to and getting in education after high school, call the Hotline and ask for:

IS-10	*Eleventh Hour College Planning*
IS-11	*Admissions Tests*
IS-12	*What if I don't get in?*
IS-13	*Starting College*
IS-15	*Admissions Essays*

website
http://icpac.indiana.edu

Obtain forms.

- ☐ Ask the provider for application, admission, and financial aid forms.
- ☐ Request housing applications if you need them.

Meet deadlines.

- ☐ Fill out all application and admissions forms. Your guidance counselor or parents can help you. Start early and mark due dates in a calendar.
- ☐ Ask your guidance counselor to mail your high school transcripts to the provider. Let your counselor know the application deadline.
- ☐ Find proof of your immunization against diseases. Get booster shots if you need them. Many providers will not let you start classes without proof.
- ☐ Ask guidance counselors, teachers, employers, or other adults to write letters of recommendation for you. Ask them early, so they can write detailed letters and mail them to the provider on time.
- ☐ Write an ***admissions essay*** if necessary. An admissions essay shows who you are and how well you can communicate. Ask a teacher, your guidance counselor, or the Hotline for help getting started.
- ☐ Interview if necessary. For interviewing tips, turn to **13th Street**.
- ☐ Fill out housing applications if you will be living on campus. Turn them in early to have the best selection of places to live. Turn to **25th Street** for more information on choosing where to live.
- ☐ File for financial aid. For details turn to **32nd Street**.

Take tests.

- ☐ Take ***admissions tests*** like the SAT I and the ACT in your junior year. These tests help college officials assess your abilities. Call the Hotline for test dates, locations, and tips on how to register and prepare.
- ☐ Retake admissions tests early in your senior year to improve your score.
- ☐ Take placement tests if necessary. These tests can be academic or physical. They help the provider check your abilities and place you in appropriate training or classes.

Once you are accepted by a provider, you must make the most of your education. Turn the page to learn how.

5 Succeed

To succeed, take challenging courses in high school, even in your senior year. Establish good study habits. Call the Hotline for a free *Study Skills Booklet*.

Learn the skills taught.

Whatever you choose to do after high school, make the most of it. Go to class. Attend work or training sessions. Take advantage of study groups and learning skills centers. Learn new skills and use them in the real world.

Find a mentor.

A mentor is a teacher, older student, or co-worker who can answer your questions and help you feel at home with your new education.

Keep your options open.

Make sure your education after high school can be used for future learning. Even though you might not want more education now, you may change your mind later. Be prepared.

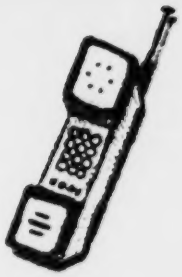
R Reflect on your choices

As you grow older, your career interests may change; so you will need more education. Even if you stay in the same career, you will have to learn new skills to continue working or be promoted.

Throughout your education and career, think about the choices you've made. Reflect on where you've been. Make sure you're happy with what you are doing and where you are going. If you are not, **you can always change directions**. Ask yourself these questions throughout your education and career.

- ☐ Are you happy with what you are learning or doing?
- ☐ What do you want your life to be like a year from now?
- ☐ What do you have to do to make this a reality?

hotline
1-800-992-2076



To learn more about succeeding in education after high school, call the Hotline and ask for:

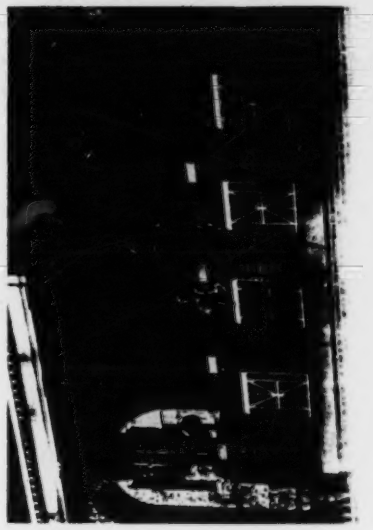
IS-13	*Get a Good Start in College*
IS-21	*Differences Between High School and College*
IS-70	*Student Advice on Adjusting to College*
IS-88	*Ways to Get into College and Stay*
SS	*Study Skills Booklet*

website
http://icpac.indiana.edu

Continue your travels!

Explore your education options. Use your **Traveler's Map** *to investigate how you can advance your career through the education option that fits your interests.*

Anderson University
Admissions Office
Anderson, IN 46012-9903



A Christian learning community of more than 2200 students
Offering more than 60 majors and programs
Presenting 150 academic scholarships each year
Sending 500 students to international service settings annually
Where 160 faithful faculty give meaning to our mission.

Anderson University
1-800-428-6414

NAME _____

ADDRESS _____

CITY, STATE, ZIP _____

PHONE (___) _____ H.S. GRAD. YEAR

REEC

Ball State University
Office of Admissions
Muncie, IN 47306-9986

BALL STATE UNIVERSITY

Social Security Number (optional) |___|___|___|___|___|___|___|___|___|

PLEASE PRINT

Full name _____
last first middle

Address _____
street

_____
city state ZIP

Telephone (_____) _____ High school graduation _____
year

Please send academic information about: _____

ETY HSC MJ INT INT DIST

|___|___|___|___|___|___|___|___

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Anderson University
Admissions Office
Anderson, Indiana 46012-9903

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IF MAILED
IN THE
UNITED STATES

Anderson University
Admissions Office
Anderson, IN 46012-9903

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OFFICE OF ADMISSIONS
BALL STATE UNIVERSITY
MUNCIE IN 47306-9986

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IN THE
UNITED STATES

Ball State University
Office of Admissions
Muncie, IN 47306-9986

BUSINESS REPLY MAIL
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POSTAGE WILL BE PAID BY ADDRESSEE

BETHEL COLLEGE
Admissions Office
1001 West McKinley Avenue
Mishawaka, IN 46545-9986

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NECESSARY
IF MAILED
IN THE
UNITED STATES

Bethel College
Admissions Office
1001 West McKinley Avenue
Mishawaka, IN 46545-9986

Holy Cross College
Admissions Office
P.O. Box 308
Notre Dame, IN 46556-9980

HOLY CROSS COLLEGE

1801 N. Michigan, P.O. Box 308
Notre Dame, IN 46556-0308
(219) 239-8400 • FAX (219) 233-7427
Visit our website at:
http: // home.navisoft.com/holycross/

Name _____

Address _____

City _____ State _____ ZIP _____

Phone (_____) _____

High school _____

Year of graduation _____

Academic or career interest _____

ICPAC '96

Indiana State University
Office of Admissions
Terre Haute, IN 47809-9985

INDIANA STATE UNIVERSITY

DATE _____

LAST NAME	FIRST NAME	MI	SOCIAL SECURITY NUMBER
ADDRESS			PHONE
CITY	COUNTY	STATE	ZIP
HIGH SCHOOL ATTENDED	COLLEGE ATTENDED	BIRTHDATE	HIGH SCHOOL GRADUATION YR.

ESTIMATED CLASS RANK
- ☐ TOP 10% ☐ UNSURE
- ☐ TOP 25%
- ☐ TOP 50%
- ☐ LOWER 50%

ETHNIC INFORMATION
- ☐ AFRICAN-AMERICAN/BLACK ☐ WHITE
- ☐ AMERICAN INDIAN ☐ OTHER _____
- ☐ ASIAN/PACIFIC ISLANDER _____
- ☐ HISPANIC/SPANISH _____

HAVE ANY MEMBERS OF YOUR IMMEDIATE FAMILY ATTENDED COLLEGE? ☐ YES ☐ NO

INTENDED COLLEGE MAJOR — FIRST CHOICE _____

SECOND CHOICE _____

Indiana University Southeast
Office of Admissions
4201 Grant Line Road
New Albany, IN 47150-9988

Mail or Fax to 812-941-2559

Yes! I am interested in attending IU Southeast

Please send me: (check appropriate items).

- ❑ Application for Admission
- ❑ Financial Aid Information
- ❑ Schedule of Classes
- ❑ Graduate Program Information
- ❑ Please call me to schedule an appointment for a campus tour

College Major/Academic Interests _____

Name _____

Address _____

City _____ State _____ Zip _____ Telephone Number _____

Mail to: **Office of Admissions • Indiana University Southeast**
4201 Grant Line Road • New Albany, IN 47150
812-941-2212 • 1-800-852-8835
e-mail: admissions@ius.indiana.edu

IU SOUTHEAST

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HOLY CROSS COLLEGE
ADMISSIONS OFFICE
POST OFFICE BOX 308
NOTRE DAME IN 46556-9980

Holy Cross College
Admissions Office
P.O. Box 308
Notre Dame, IN 46556-9980

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BUSINESS REPLY CARD
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OFFICE OF ADMISSIONS
INDIANA STATE UNIVERSITY
TERRE HAUTE IN 47809-9985

Indiana State University
Office of Admissions
Terre Haute, IN 47809-9985

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Business Reply Mail
First Class Mail Permit No. 492 New Albany, IN

Postage will be paid by addressee

Indiana University Southeast
Office of Admissions
4201 Grant Line Road
New Albany, IN 47150-9988

Indiana University Southeast
Office of Admissions
4201 Grant Line Road
New Albany, IN 47150-9988

ICPAC Response Center
2805 East Tenth Street
Bloomington, IN 47408

A Great Place to Start!

ICPAC's *College Profile Guide* contains info you can use to start searching for Indiana colleges.

At your fingertips, you'll have the:

- background
- enrollment
- admissions requirements
- costs
- and majors offered

of almost every Indiana college and university!

IUPUI
Office of Admissions
Cavanaugh Hall, Room 129
P.O. Box 67
Indianapolis, IN 46209-9740

INDIANA UNIVERSITY
PURDUE UNIVERSITY
INDIANAPOLIS

IUPUI

OFFICE OF
UNDERGRADUATE
ADMISSIONS

425 University Blvd.
Cavanaugh Hall
Indianapolis, Indiana
46202-4153

317-274-4591
Fax: 317-278-1862
E-Mail:
apply@ses.iupui.edu
Web: www.iupui.edu

(Please use full name)

Name _____
Last *First* *Middle*

Address _____ Phone (___) _____

City _____ State _____ Zip Code _____

High School _____ High School Graduation Year 19 ___

Intended academic major or areas of interest:

1. _____ 2. _____ 3. _____

Please indicate if you wish information on the following IUPUI services:

- ☐ Admissions Application
- ☐ Campus Visit
- ☐ ROTC Opportunities
- ☐ Student Housing
- ☐ Other _____

For Office Use Only	
Program	ICPAC Directions Planner
Date	Init
Terms	
CEEB Code	Contact Code
Entered by	Date

Ivy Tech State College
2325 Chester Blvd
Richmond, IN 47437-9931

Yes! I want to prepare for an exciting technical career!
Please send me information on the following items I've checked.

- ☐ Accounting
- ☐ Administrative Office Technology
- ☐ Associate Degree Nursing
- ☐ Automotive Service Technology
- ☐ Business Administration
- ☐ Child Development
- ☐ Computer Information Systems
- ☐ Construction Technology
- ☐ Electronics Technology
- ☐ Industrial Technology
- ☐ Manufacturing Technology
- ☐ Medical Assistant
- ☐ Practical Nursing
- ☐ Financial Aid

Call Ivy Tech State College–Richmond toll-free at (800) 659-4562

Ivy Tech is an accredited, equal opportunity, affirmative action institution

1. Yes! I want a *College Profile Guide* for only $11.95 + .60 tax.

2. I have enclosed a check or money order (with a complete address) payable to the *ICPAC Warehouse*.

3. I've filled in my contact information:

name _____

address _____

city _____

state _____ zip _____

phone (____) _____ - _____

4. I'm mailing this card & my payment in an envelope to:

ICPAC Response Center
2805 East Tenth Street
Bloomington, IN 47408

ICPAC Response Center
2805 East Tenth Street
Bloomington, IN 47408

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12-715-00
Indiana University-Purdue University Indianapolis
Office of Admissions
Cavanaugh Hall, Room 129
PO Box 67
Indianapolis, Indiana 46209-9740

IUPUI
Office of Admissions
Cavanaugh Hall, Room 129
P.O. Box 67
Indianapolis, IN 46209-9740

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POSTAGE WILL BE PAID BY ADDRESSEE

IVY TECH STATE COLLEGE
2325 CHESTER BLVD
RICHMOND IN 47374-9931

Ivy Tech State College
2325 Chester Blvd
Richmond, IN 47437-9931

Ivy Tech State College Campuses

Circle a campus that interests you!

Anderson
Bloomington
Columbus
East Chicago
Elkhart
Evansville
Fort Wayne
Gary
Indianapolis
Kokomo
Lafayette
Lawrenceburg
Logansport
Madison
Marion
Marion
Muncie
Richmond
Sellersburg
South Bend
Terre Haute
Valparaiso
Warsaw

Fold Here

Ivy Tech State College
College Development Office
P.O. Box 1763
Indianapolis, IN 46208

Ivy Tech State College
Because Life's Not a Fairy Tale.

Name _____

Address _____

City _____ State _____ Zip _____

Telephone ( ) _____ SS# _____

High School _____ Year of Graduation _____

Campus of interest: _____

Program of interest: _____

Please send me: ☐ Application ☐ Viewbook ☐ Financial Aid Info.

Manchester College
Admissions Office
604 E College Ave
P.O. Box 365
North Manchester, IN 46962-9918

Manchester College

Preparing graduates with abilities and convictions • 1000 students from 20 states and 18 countries

Name _____ _____ (preferred name)

Address _____

City _____ State _____ Zip _____

High School _____ Home Phone (_____) _____

County _____ Year of Graduation 19____ Class Rank ____/____

(Optional: Ethnicity _____ Gender M F) SAT or ACT Score _____

Academic Interests _____

Extra Curricular/Athletic Interests _____

Questions? We'll answer them gladly!
800-852-3648

34

95% of 1995 graduates employed in six months • 49 areas of study • small classes • US News "best buy"

Ivy Tech State College
College Development Office
P.O. Box 1763
Indianapolis, IN 46208

BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 6238 INDIANAPOLIS IN

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IVY TECH
COLLEGE DEVELOPMENT OFFICE
PO BOX 1763
INDIANAPOLIS IN 46209-9208

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Ivy Tech State College
College Development Office
P.O. Box 1763
Indianapolis, IN 46208

BUSINESS REPLY CARD

FIRST CLASS PERMIT NO. 24 NO. MANCHESTER, IN 46962

POSTAGE WILL BE PAID BY

Admissions Office
Manchester College
604 E College Ave
P O Box 365
North Manchester, IN 46962-9918

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Manchester College
Admissions Office
604 E College Ave
P.O. Box 365
North Manchester, IN 46962-9918

the Traveler's Map

1 Review your Career and Course Plan

To begin your journey, review your *Career and Course Plan* for high school.

If you've already completed a *Career and Course Plan* for high school, use it. If you can't find yours, your guidance counselor may have a copy. If you don't have a course plan, create one using the chart to the right.

Answer the questions below as you chart your plan or review it. Ask your parents, counselor, or teacher to help.

2 Review your career goals

- ☐ What careers have interested you?
- ☐ How did you explore these careers?
- ☐ Have your goals changed?

3 Review your activities

- ☐ What activities did you participate in?
- ☐ Are you ready for a leadership role?
- ☐ Are activities interfering with classes?

4 Review your course schedule

- ☐ What courses have you taken?
- ☐ Did you like them?
- ☐ How well did you do?
- ☐ What courses should you take next?
- ☐ Are you completing the Core 40?

5 Plan your first year out

The first decision you will have to make after high school is to enter the workforce immediately (get a job) or improve your skills through education (start a career). Read the next section of ***Directions*** to learn more about this decision. Then choose which road you want to follow. Move on to the ***WORK*** or ***EDUCATION*** task on your map.

Career Goals	Activities	Classes
11th Grade Fall		
11th Grade Spring		
12th Grade Summer		
12th Grade Fall		
12th Grade Spring		
First Year Summer		
First Year Fall		
First Year Spring		

more EDUCATION

Now that you've checked out different education providers, practice applying to one. Learn the general application process by completing the exercise below. Choose a provider to practice "applying to." The checklist below can help you practice now. Copy it for when you apply "for real" in the fall of your senior year.

1 Obtain forms

The first step in applying to a provider is to get the forms you need. Here's how:

- ☐ Call the admissions office of the provider. Ask for all admissions, financial aid, and housing applications.
- ☐ Note due dates in the checklist below.

2 Take tests

Most providers require admissions tests. Take one in your junior year. Take it again as a senior to improve your score.

- ☐ Ask the provider which admissions test — the ACT or SAT — they require.
- ☐ Call the Hotline for a test bulletin.
- ☐ Note registration and test dates below.

3 Meet deadlines

It is important to meet deadlines for all application materials.

- ☐ Mail forms early if you can. Some application processes are competitive and many test locations have limited seating.
- ☐ Use the checklist and a calendar to keep track of important dates.

4 Stay organized

It is important that you stay organized throughout the admissions process.

- ☐ Use file folders to organize copies of all the forms you fill out and mail.
- ☐ Keep all mail you receive concerning your application, admissions tests, and financial aid. You may need this information later.

Education Provider			
Action	**Important Dates**	**Notes**	
Obtain Forms			
application for admission			
financial aid			
housing			
Take Tests			
ask provider which test is required (ACT or SAT I)			
call Hotline for test bulletin			
complete and mail registration forms			
pepare for the test			
Meet deadlines			
complete forms			
ask guidance counselor for grade transcripts			
find proof of immunization			
request letters of recommendation			
write an admissions essay			
interview if necessary			
file for financial aid	FAFSA - March 1	Find out more about College Goal Sunday	
Stay Organized			
make copies of forms			
create file folders			
keep important dates on calendar			

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EDUCATION

Explore different education providers by completing this next task.

1 Choose providers

Find two or three education providers that interest you by following these steps.

- ☐ Call the Hotline for providers that offer the education you need to meet your career goals.
- ☐ Ask the Hotline for profiles of these providers.
- ☐ Find an admissions office phone number on the profile or in your local phone book.

2 Visit a provider

- ☐ Call the admissions office of the provider that most interests you. Explain that you are doing this exercise.
- ☐ Ask an admissions officer how you can visit and tour the campus. If the first provider you call will not help, try others until you find one that will.

3 Evaluate the provider

Use the answers in the chart below to practice choosing whether you would apply to the provider. You may want to copy this page for future use.

Questions to ask:	Answers
about Education Providers.	
Is the provider accredited?	
How many years has the provider existed?	
Is the provider financially stable?	
Is the provider in danger of closing?	
about your Future Employment Options.	
Will this provider's education get you the career you want?	
Are graduates of the provider's education hired by employers?	
Will this provider's education allow you to grow in your career and be promoted?	
about your Future Education Options.	
Will this provider's education let you continue your education when you finish?	
If you want more education, will you have to start from the beginning?	
Will you need additional education to have the career you want?	
about the Learning Environment.	
Will you enjoy the way this program teaches?	
Is the program located where you want it to be? If not, will you enjoy living in the community you must move to?	
Can you learn from the provider's methods of instruction?	
about the Time and Money required. Don't make these the most important questions in choosing an education option or provider. An enjoyable career will be worth the time and money you invest.	
How much time will the provider's education take?	
How much money will the provider's education cost?	

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HOME

1 Someday, you will move out of your family home. Chances are, you will move into an apartment or residence hall. Choose which kind of housing you want to learn more about, then follow these steps below. Record the cost of rent and other important facts. You will need this information for your next task. You may want to ask your parents for help completing this exercise.

finding an apartment

Use one of the sources below to find an apartment for rent. Contact the landlord and ask to view the apartment. Explain that you are completing an exercise. If the landlord will not help you, try another.

- ☐ newspaper classified ads
- ☐ "for rent" signs in neighborhoods
- ☐ family, friends, and co-workers
- ☐ phone book under "apartments"

Visit an apartment

Ask the landlord about these things when you visit:

- ☐ location
- ☐ parking
- ☐ access to public transportation
- ☐ laundry facilities
- ☐ maintenance
- ☐ recycling and trash services
- ☐ security (lighting and locks)
- ☐ energy efficiency (insulation, gas or electric heat and cooling)
- ☐ appliances (refrigerator, stove, garbage disposal, dishwasher)

Evaluate the lease

Ask the renter if you can have a copy of a lease for the apartment. Read and evaluate it on these characteristics:

- ☐ monthly rent $
- ☐ damage deposit $
- ☐ length of lease (months)
- ☐ getting out of lease
- ☐ restrictions (waterbeds, pets, noise, roommates)

VS. finding a residence hall

Call the housing office of a college that interests you. The college might be where a friend or family member is attending classes. Ask if you can tour a residence hall, see a room, and eat the food. If the first school you call won't help, try another.

Check out these aspects of the residence hall during your tour. Evaluate the hall according to what you want and need:

- ☐ location
- ☐ air conditioning
- ☐ cost of room $
- ☐ kind of room (suite, single, double, co-op)
- ☐ telephone/cable/computer network jacks
- ☐ long distance phone carriers
- ☐ common or private bathrooms
- ☐ co-ed or single sex floors
- ☐ common areas
- ☐ TV room
- ☐ game room
- ☐ study areas
- ☐ computer rooms
- ☐ laundry rooms
- ☐ cafeteria, meal plans $
- ☐ organized activities
- ☐ conduct rules

2 ### *Evaluate cost*

One of the characteristics you used to evaluate apartments and residence halls is cost. To find out how much it will cost to live after high school and to learn about managing money, move ahead to the ***MONEY*** task on this map.

WORK

Follow these steps to practice what finding and getting a job is like **before** you graduate from high school. This exercise will help you later when you search for a job after high school.

1 Dig into your skills

Create on a separate sheet of paper a chart like the one on **9th Street**. Write your skills in the chart. You will use this list when you write your resume and cover letter later.

2 Choose the kind of job you want

- ☐ *full-time job*
- ☐ *part-time job*
- ☐ *temporary job*

3 Find the job you want

Use three of these eight resources to look for jobs.

- ☐ *Classified advertisements*
- ☐ *World Wide Web*
- ☐ *Workforce Development Centers*
- ☐ *Recruiting offices*
- ☐ *Bureau of Apprenticeship Training*
- ☐ *Employment agencies*
- ☐ *People*
- ☐ *Human resources personnel*

4 Choose a job to apply for

Choose a job that is the kind you want and that fits your interests and skills. Record the name, address, and phone number of the person you need to contact for the job in the box below.

Contact Information	
Job Name	
Employer	
Contact Name	
Address	
Phone	( ) -
Fax	( ) -

Next, call the employer and ask for their help completing this exercise. Explain that you would like to apply and interview for the job as if you were an applicant. Most likely, the employer will be willing to help. But if they can't, go back to Step 3 to find another job and employer. Don't worry if you must ask several employers before you find one who will help. Remember, you're learning what life is really like.

5 Apply and interview

Now, visit the employer's office and get an application. Review it at home, then write a cover letter and resume to fit. *Don't forget to emphasize your skills from Step 1.* After submitting the application, the employer will contact you to set up an interview. Use *Directions* and this checklist below for help with the application and interview.

JOBSEARCH	Check List
Application	
Cover Letter Finished	
Resume Finished	
Application Complete	
Application Mailed	
References Contacted	
List of References Done	
Interview	
Interviewer's Name	
Time	
Place	
Found Place	
Preparation & Research	
Practice	
Clothes Ready	
Copies of Resume & References	
Follow Up	
Thank You Note	

6 Ask for feedback

When you hear from the employer about your interview, ask politely by phone or letter for feedback. Use the chart below to organize your thoughts. Don't forget to ask what the estimated annual pay and benefits would have been for this position. You will need this info for a later task on this map.

Interviewer Feedback	
Cover Letter	
Resume	
Interviewing Skills	
Qualifications	
Strengths	
Weaknesses	
Outcome	
Job Offered (Yes or No)	
Annual Pay	
Benefits Included	

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MONEY

1 Budget your expenses

Use the *Expense Worksheet* to the right to budget your expenses.

- ☐ Check off the items that you will need or want.
- ☐ Find costs for these items in the community where you will be living after high school.
- ☐ Write these costs next to the items you selected.

For those getting more education after high school, write down the expenses for the school or college you will most likely attend. You may have this information in the provider profile you requested from the Hotline in the ***more EDUCATION*** task. If you don't, call the Hotline to get it.

2 Budget your income

If you decide to get a full-time job after high school, use the pay rate you were given on your job interview.

If you decide to continue your education after high school, financial aid can be a source of income. To find out how much financial aid you are likely to receive, use a *financial aid estimation service*. To start your search for financial go to the ***more MONEY*** task.

3 Compare your incomes and expenses

Use the *Comparison Worksheet* below to find out how much money you have left over after expenses.

Comparison Worksheet	
Total Income	
Total Expenses	
Difference	

If you have no money left over, answer these questions.

How can you reduce your expenses?

Are there items you checked that you don't need?

How can you increase your income?

Would getting more education help?

If a full-time job right out of high school won't cover your expenses, you may want to learn more about your ***EDUCATION*** options on **15th Street**.

Expense Worksheet	
Living	
Residence Hall	
Apartment	
with no Roommate	
with Roommate	
Utilities	
electricity	
phone	
water	
cable TV	
Food	
Banking	
Service charges	
Withdrawal fees	
Savings	
Credit card bill	
Work	
Clothes or uniform	
Education	
Tuition	
Books and supplies	
Recreational fees	
Transportation	
Bus fare	
Trips to see family	
Car payment	
Car insurance	
Gas	
Repairs/maintenance	
Entertainment	
Movies,pizza,CD's, etc.	
Other Expenses	
Total Expenses	

Income Worksheet	
Work	
Part-time job	
Full-time job	
Financial Aid	
Other Income	
Parents	
Total Income	

moreMONEY

Even if you don't think education after high school is for you, start looking for financial aid now. You could change your mind later.

1 Create a personal profile

Fill in the *Personal Profile Worksheet* at the bottom of this page to discover some of the things about yourself that might make you eligible for grants or scholarships.

2 Search for sources of aid

Use your *Personal Profile* to start searching for aid. Use at least four of these sources:

- ☐ Your guidance counselor
- ☐ Your local public library
- ☐ The World Wide Web
- ☐ Your employer and your parents' employers
- ☐ Organizations you're involved in
- ☐ ICPAC's low-cost financial aid matching service. See the ***Traveler's Guide***.

3 Apply for aid

Follow these steps to apply for aid.

- ☐ Apply for every scholarship that you think you may be eligible for.
- ☐ Call to find out how to apply. You may need to complete forms, tests, or essays.
- ☐ Make sure you meet all deadlines.

World Restaurant Association
222 Buffet Drive
Anywhere, IN 44444

Dear Scholarship Committee:

I have fond memories of my grandmother. She would cook huge holiday meals and serve them to our entire extended family. I always marveled at how she managed such work and was still able to enjoy the holidays with us. My grandmother died when I was a freshman in high school. No one hosts such holiday parties for our family anymore. It is my goal to carry on her tradition.

I am currently a senior at Anywhere High School and will pursue a transferable associate's degree from Over There College next fall. I plan to major in restaurant management. After working for a few years as a restaurant supervisor, I want to go back to college to pursue a bachelor's degree in restaurant management. My career goal is to own and manage my own restaurant. I want to learn how to cook and serve holiday meals for our family like my grandmother did. I also want to start a food bank in her honor.

Please consider me for the Restaurant Management Scholarship. This generous award would help relieve the financial burden of college and allow me to concentrate more on my studies so that I may reach my career and personal goals.

Sincerely,

Kris A. Student

Kris A. Student

For help writing a grant or scholarship application essay, read what Kris wrote above.

Personal Profile	
What is your GPA?	
What are you admissions test scores?	
To which education providers are you applying?	
What is your high school attendance record?	
What is your heritage?	
What is your religion?	
What are you career interests?	
What sports have you played?	
Who is your employer?	
What are your hobbies?	
What are your activities? (include clubs, honors, and special talents)	
Were your parents in the military?	
What are your parents' activities? (include professional organizations, club, and honors)	
Who are your parents' employers?	

NEIGHBORHOOD

1 Call an organization

Find a group you would like to volunteer with or learn about. Agencies are listed in the yellow pages of phone books under *Social Services Organizations.*

2 Schedule a tour

Call the organization and ask to speak to a volunteer coordinator. Explain that you are completing this task.

Ask if you can visit and have a tour of their facilities. If the first organization you call does not have the time to help you, try others until you find one that does.

3 Visit the organization

Tour the buildings and interview the representative. Ask the questions below. Write you answers on another piece of paper.

- ☐ Who does your organization help?
- ☐ What are your organization's goals?
- ☐ What ideas or principles are these goals based on?
- ☐ Is training for volunteers necessary?
- ☐ What would I do as a volunteer?
- ☐ How can I grow from my volunteer experience?
- ☐ How much of a commitment in time is required?
- ☐ How long has the organization existed?
- ☐ What are your organization's plans for the future?
- ☐ Could I continue to work with your organization if I move to another town?
- ☐ What are the other volunteers like?
- ☐ What happens if I can't meet my commitment?
- ☐ Is your organization nonprofit?

4 Choose if you want to get involved

Decide if you want to volunteer with the agency. Look at the answers to the interview questions, then ask yourself these additional questions:

- ☐ Do you want to be involved with this agency? Why or why not?
- ☐ Do you have the time to volunteer?
- ☐ Will you benefit from the volunteer experience?
- ☐ Will the agency benefit from your involvement?

If you are not interested in this organization, repeat this exercise until you find one you do like.

5 Write a thank you letter

After you visit the organization, send the person who gave you the tour and answered your questions a letter. Thank them for their time and let them know if you will volunteer with them. Use the thank you letter Kris wrote below to help write yours. The letter should be typed on high quality paper. It should be free of spelling and grammar errors.

August 26, 1997

Hannah Comida
Over There Food Bank
1200 Eat Street
Over There, IN 44444

Dear Ms. Comida:

Thank you for giving me a tour of the Over There Food Bank. As we discussed, I am interested in volunteering my time to help your organization reach its goals. I think my skills can help your Food Bank cook meals, package food, and organize fund-raisers.

I look forward to speaking with you again. Please call me when you need my help. Enclosed is a copy of my resume.

Sincerely,

Kris A. Student

Kris A. Student
Enclosure

Choose your Direction!

Marian College
Admissions Office
3200 Cold Spring Road
Indianapolis, IN 46209-2293

YES!

Please send me more information about **Marian College** Indianapolis

Name _____

Address _____

City _____

State _____ Zip _____

Date interested in attending _____

Intended Major _____

_____

_____

Oakland City University
Office of Admissions
143 N Lucretia Street
Oakland City, IN 47660-9989

OAKLAND CITY UNIVERSITY

Name _____

Address _____

City _____ State _____ Zip Code _____

Phone Number _____ County _____

High School _____ Year of Graduation _____

I am interested in studying: _____

Please send me the following:

- ❑ Application for Admissions and Financial Aid
- ❑ Housing Informa
- ❑ Scholarship Information
- ❑ Athletic Information
- ❑ Transfer Inform
- ❑ Campus Visit Information
- ❑ Graduate School
- ❑ Other _____

Purdue University
Office of Admissions
1080 Schleman Hall
West Lafayette, IN 47907-1080

PURDUE UNIVERSITY

Name _____

Address _____

City _____ State _____ Zip _____

Soc. Sec. No. (Optional) _____ Date of Birth (optional) _____

High School _____ Year of High School Graduation _____

Phone No. (_____) _____ Have you received information from Purdue before? Yes ____ No ____

GPA _____ ACT Composite _____ SAT Verbal _____ Math _____

Possible Maiors(s) 1. _____

2. _____

Ethnic Background (optional): ___Asian or Pacific Islander ___Black/African American ___Caucasian/White

___Hispanic ___Native American ___Other

H.S. CODE

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INDIANAPOLIS, INDIANA 46209-2293

Marian College
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3200 Cold Spring Road
Indianapolis, IN 46209-2293

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OAKLAND CITY IN 47660-9989

Oakland City University
Office of Admissions
143 N Lucretia Street
Oakland City, IN 47660-9989

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Purdue University
Office of Admissions
1080 Schleman Hall
West Lafayette, IN 47907-1080

Saint Francis College
Department of Admissions
2701 Spring Street
Fort Wayne, IN 46897-0863

Saint Francis

Help us get to know you.

Name_____ Phone _____

Address_____
Street

_____
City State Zip

High School _____ Year of Graduation _____

Intended Major_____

Interests_____

117

SFC
Saint Francis College

FEED YOUR HEAD.

Saint Joseph's College
Office of Admissions
P.O. Box 890
Rennselaer, IN 47978-9979

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A Distinctive College

Distinctive . . . it's a word we've chosen carefully to describe the opportunity and quality you will find at Saint Joseph's College. Saint Joseph's is a four-year Catholic, liberal arts college located about an hour and a half between downtown Chicago and Indianapolis. Send in this card, or give us a call at 1-800-447-8781 to find out what sets Saint Joseph's apart!

Name _____ Phone (___) _____

Address _____

City _____ State ___ Zip _____

H.S. _____ Grad. Year 19 _____

H.S. GPA _____ Intended Major _____

IP

SAINT JOSEPH'S COLLEGE
INDIANA

Tri-State University
Director of Admission
300 S Darling St
Angola, IN 46703-9989

TRI-STATE UNIVERSITY
300 S. Darling St.
Angola, Indiana 46703-1764
800-347-4878

- Engineering/Technology
- Business
- Science/Math/Teacher Education
- Cooperative Education
- NAIA Intercollegiate Athletics
- Competitive Scholarships

TRI STATE UNIVERSITY 45

A Leader in Career-Oriented Education

Name_____

Address_____

_____

_____

Phone_____

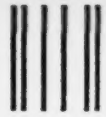
College Major_____

Name of High School _____

_____

Graduation Date_____

Sport(s) Interest_____



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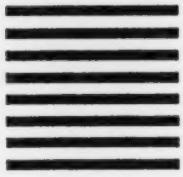

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2701 Spring Street
Fort Wayne, IN 46897-0863

Saint Francis College
Department of Admissions
2701 Spring Street
Fort Wayne, IN 46897-0863

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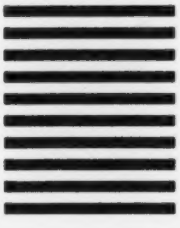

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RENSSELAER IN 47978-9979

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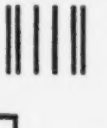
Office of Admissions
P.O. Box 890
Rennselaer, IN 47978-9979



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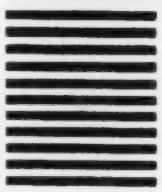

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Tri-State University
300 S. Darling St
Angola, IN 46703-9989

Tri-State University
Director of Admission
300 S Darling St
Angola, IN 46703-9989

University of Evansville
Office of Admission
1800 Lincoln Ave
Evansville, IN 47714-9987

UNIVERSITY OF EVANSVILLE

Date _____

Social Security Number _____ Telephone ( ) _____

Name _____ ❑ Male ❑ Female
Last First/Preferred Middle

Address _____
Street City State Zip

High School _____ H.S. Graduation Year _____

High School CEEB Code (if known) _____

SAT/ACT Composite _____ Date Taken _____

Grade Point Average (GPA) _____ Circle Class Rank (if applicable) Top 10% 25% 50% Lower 50%

Academic Areas of Interest

1) _____ 2) _____

Intended Extracurricular Activities at UE _____

Race (optional) ❑ African American ❑ American Indian ❑ Asian ❑ Caucasian ❑ Hispanic ❑ Other

Religious Affiliation (optional) _____

Have you visited campus? _____ If no, would you like to plan a visit? _____

For Office Use Only Counselor _____ Notes _____
Visit Code _____ Please Send _____

University of Indianapolis
Office of Admissions
1400 East Hanna Avenue
Indianapolis, IN 46209-2741

***University of* Indianapolis**

Name _____

Soc. Sec. # _____

Address _____

City _____

State/Zip _____

Telephone ( ) _____

High School _____

Graduation Year ____ *Intended Major* _____

Ethnic Group (optional)
- ☐ *African-American*
- ☐ *American Indian/ Alaskan Native*
- ☐ *White/non-Hispanic*
- ☐ *Asian/Pacific Islander*
- ☐ *Hispanic*
- ☐ _____

Some universities promise you everything. At the University of Indianapolis, we promise you the most important thing:

University of Southern Indiana
Admissions
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Evansville, IN 47712-9977

Your Areas of Interest:
- ❑ Cheerleading
- ❑ Feathershakers (Dance Squad)
- ❑ Fraternities/Sororities
- ❑ Choral Groups
- ❑ Intramurals
- ❑ Radio Station
- ❑ Religious Organizations
- ❑ Financial Aid
- ❑ Student Government
- ❑ Student Publications (Newspaper)
- ❑ Activities Programming Bd
- ❑ Honorary Clubs
- ❑ Minority Clubs
- ❑ Political Clubs
- ❑ Service Clubs
- ❑ Student Professional Organizations
- ❑ Varsity Athletics Sport(s) _____

Please Print Date _____

Name _____
Last First M.I. (Maiden)

Address _____ Phone ( ) _____
Street

_____
City State Zip

Social Security # _____ ❑ Male ❑ Fema

Date of Birth _____ SAT/ACT Composite _____

High School _____ H.S. Graduation Year ____

Area(s) of Academic Interest

1) _____

2) _____

For Office Use Only

Notes: _____

_____

UNIVERSITY OF USI SOUTHERN INDIANA

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EVANSVILLE IN 47714-9987

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Office of Admission
1800 Lincoln Ave
Evansville, IN 47714-9987

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EVANSVILLE, INDIANA 47712-9977

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University of Southern Indiana
Admissions
8600 University Boulevard
Evansville, IN 47712-9977

Valparaiso University
Office of Admissions
651 S College Ave
Valparaiso, IN 46383-9978

TAKE A CLOSER LOOK AT THE ADVANTAGES.

"America's #1 Regional University in the Midwest."
U.S. News & World Report, 1994 & 1995

Colleges of Arts & Sciences, Business Administration, Engineering, Nursing; Christ College—The Honors College; School of Law; Graduate Division

VALPARAISO UNIVERSITY

NAME: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

PHONE: (_____) _____ YEAR OF HIGH SCHOOL GRADUATION: _____

ACADEMIC INTEREST: _____

TO TAKE A CLOSER LOOK AT VALPARAISO UNIVERSITY, COMPLETE THE ABOVE INFORMATION OR CONTACT THE ADMISSIONS OFFICE: 888-GO-VALPO OR 219-464-5011; FAX 219-464-6898; E-MAIL: UNDERGRADUATE_ADMISSIONS@VALPO.EDU; WEB-SITE: HTTP//WWW.VALPO.EDU

Vincennes University
Office of Admissions
Welsh Building
1002 N. 1ST Street
Vincennes, IN 47591-9986

The Associate Degree

Whether you're aiming for a four-year degree or job entry after two years, an associate degree is your first step on the road to success.

ICPAC 96-97

Please send me information about Vincennes University, the college that originated associate degree programs in the state of Indiana.

Name_____

SS# _____

Address_____

City_____

State_____ ZIP_____

High School_____

Graduation Date _____

Wabash College
Admissions Office
P.O. BOX 352
Crawfordsville, IN 47933-9954

Wabash College

Name: _____

Phone Number: (_____)_____

e-mail: _____

Address: _____

High School: _____

Date of graduation: _____

SAT V _____ / M _____ ACT COMP: _____

GPA _____ / _____ Class Rank: _____ / _____

Academic/extracurricular interests: _____

For immediate concerns, please contact Wabash by either phone or e-mail at:

800-345-5385 Admissions@Wabash.edu

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VALPARAISO UNIVERSITY
651 S COLLEGE AVE
VALPARAISO IN 46383-9978

Valparaiso University
Office of Admissions
651 S College Ave
Valparaiso, IN 46383-9978

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VINCENNES UNIVERSITY
WELSH BLDG.
1002 N. 1ST ST.
VINCENNES IN 47591-9986

Vincennes University
Office of Admissions
Welsh Building
1002 N. 1ST Street
Vincennes, IN 47591-9986

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WABASH COLLEGE
ADMISSIONS OFFICE
P O BOX 352
CRAWFORDSVILLE IN 47933 - 9954

Wabash College
Admissions Office
P.O. BOX 352
Crawfordsville, IN 47933-9954

HOME

Where will you live?

Kris stops the car in front of your house and says, "I'll pick you up tomorrow."

"OK! Hey, have fun studying," you laugh.

You can't wait to get out of your smelly uniform. As soon as you walk through the door, Mom is there.

"How was your day? Do you have any homework? You know you forgot to take out the trash this morning. You go straight to the laundry and wash that uniform," she says.

You say, "You know, Mom, that dream I had this morning was so..."

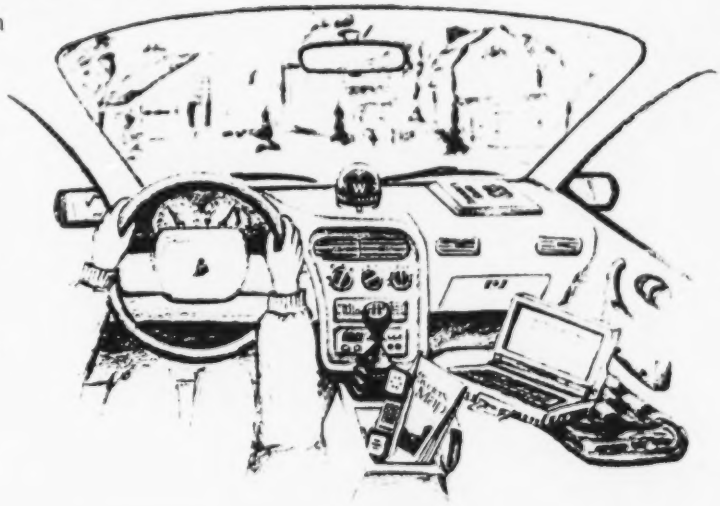
"That's nice honey. I picked up dinner on the way home from work this afternoon. I put it in the refrigerator. You can heat it up if you're hungry."

Sometimes you think it would be nice to live on your own. But it's also nice to have food and clean laundry.

Choose to stay or move out

Whether you get a job or more education after high school, **you must choose where to live**. You have two basic options. You can live at home or move out. Kris chose to move out and attend *Over There College*, which is in a different town. Your decision may be different. Answer these questions before you choose to stay or move out:

- Must I leave home to reach my career goals?
- How much privacy do I need?
- How much time do I want to spend cooking, cleaning, studying?
- Am I ready to accept the responsibility of living on my own?
- What can I afford?



To answer the question of cost, Kris compared monthly expenses for living in a residence hall with those of an apartment.

Type of Place	Rent	Electricity	Phone	Cable TV	Water	Food	Total
One Bedroom Apartment	$300	$60	$25	$25	$10	$150	$570
College Residence Hall	$600	included	$30	included	included	included	$630

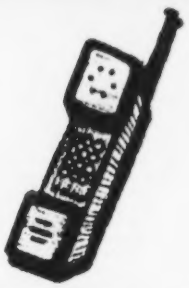
Kris did not yet want the responsibility of maintaining an apartment. Kris did want to live in a place where meeting people and studying would be easy. Moving away from home and into a college residence hall was the best choice for Kris. It might not be for you. Turn the page for tips on moving out. Turn to **27th Street** for information about staying home.

Prepare to move out

Shop around if you are looking for a place to live. **Look for a place that offers you the most** in location, size, and maintenance. Make sure it is offered at a reasonable price. Talk to tenants, neighbors, and the landlord. Answer these questions when choosing a place to live.

- Do you have to sign a contract or lease?
- How long is the lease? Can you leave early without a penalty?
- Is a security deposit required?
- How much is the deposit? Will you get it back if you move?
- Are appliances like the refrigerator and stove included?
- What kind of heating and cooling systems are used?
- Where will you park your car? Are pets allowed?
- Are laundry facilities nearby?

hotline
1-800-992-2076



For more help choosing a place to live, call the Hotline and ask for :

IS-95 *Housing Options and Roommates*

Decide about roommates

Having a roommate is one way to cut costs and keep from being lonely. Whether your roommate is someone you've just met or someone you've known for years, **you will have disagreements**. Before you move in, talk to your roommate about what each of you will bring. **Decide together** who will get a particular room or closet. Plan who will be responsible for certain tasks like cooking, cleaning, or grocery shopping. Decide if you will pay bills together or separately. Realize people do things differently. **Communicate** to find areas of overlap and **compromise**, or trade off, when you can.

Here are some problems Kris might experience with a roommate. Decide how you would handle these problems. Compare your solutions to Kris'.

problem solution

The Problem:	*Your Solution:*	*Kris' Solution:*
Kris' roommate likes to study late at night and sleep late in the morning. Kris prefers to go to bed early and get up early in the morning to study. Both Kris and the roommate like to study in the room.	_____	Kris' roommate agrees to study at the library at night and to come home quietly if Kris is sleeping. Kris agrees to get up quietly and study in the residence hall lounge in the morning until the roommate wakes up.
Kris likes to throw dirty clothes in a pile on the floor. Kris' roommate puts dirty clothes in a hamper in the closet. Kris likes to put dirty dishes in the sink. Kris' roommate likes to leave them on the counter.	_____	Kris offers to put dirty clothes in the hamper if the roommate will put dirty dishes in the sink.

Prepare to stay home

Just as you must plan moving out, you must plan staying with your family. Talk about how your role in the family will change **before** disagreements arise. You and your family members should each express what you want. Look for areas of overlap and trade off when you can. **Communicating** and **compromising** are the keys to balancing your responsibility and freedom at home. Here are questions your family might discuss.

- Will you have a curfew?
- Will you help pay for expenses like electricity and water?
- Will you pay rent?
- Will you help cook and clean?
- Will you do your own laundry?
- Will you always tell your family where you are going?

Cope with change

Whether you move out or stay home, more conflicts may arise between you and your family. Here are problems Kris might face when returning home for holidays and vacations. How would you and your family deal with these situations? Compare your solutions to Kris'.

problem solution

The Problem:	*Your Solution:*	*Kris' Solution:*
The family wants to turn Kris' bedroom into the den they've always wanted. Kris wants the bedroom to stay decorated as it is and wants no one to stay in it.		The family agrees to leave the room as Kris has decorated it. Kris agrees that the family can use it as a guest room.
Kris is struggling in Macro-economics. The stress affects how Kris is performing in other classes. Kris wants to drop the course but will lose one-half the money paid for the class. The family wants Kris to stay in the class.		The family agrees Kris should drop Macroeconomics to help concentrate on other classes. Kris agrees to take the course again during the summer when there will be more time to study.
Kris comes home for a weekend and wants to go out with friends Friday and Saturday night. Kris wants no curfew. The family wants Kris to stay home both nights.		Kris agrees to spend one night with family. Kris will go out with friends one night and be home by 2 a.m.

Graduating from high school is only one of many life changes you will share with your family. Your family role also will change when you get a new job, get married, or have children of your own. Communication and compromise will make these changes easier for you and your family now and later.

Choose how to live

After you graduate from high school, you will become more independent whether you move out or stay home. Independence means more than cooking, cleaning, and paying bills. You are responsible for your happiness.

You choose how you will handle stress.
Exercising, playing sports, or doing work around the house can help relieve stress. Watching a movie or reading a book also can be relaxing.

You choose if you will meet obligations.
Using an alarm clock and watch will get you to school or work on time. Buying a calendar or pocket planner can help you keep track of bills and projects.

You choose what to do with your time.
Planning ahead and balancing fun with work will help you make the most of your time.

You choose what to do when you are lonely.
Calling or writing family and friends can help relieve homesickness. Try volunteering, joining a group, or starting a new hobby to meet people and feel more at home.

You choose how healthy you will be.
Eating good food, exercising, and getting enough sleep will help you stay in good shape mentally and physically.

You choose how you will deal with people.
Showing respect, kindness, and patience will help you get along with all kinds of people.

Begin taking steps toward greater independence while you are still in high school. While you are in high school, you have more people to help you. As you become more independent, you will be responsible for your mistakes. Learn from them. Dealing with mistakes will help you gain confidence and courage.

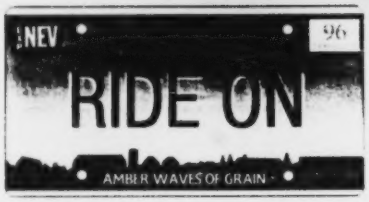
You also will be free to make more choices as you gain independence. Be informed when you make these choices. Know what you want and need. Choose the direction that will get you there most efficiently.

Continue your travels!

Discover what moving away from home is like before you have to do it! Practice what you've learned about choosing a place to live by completing the next task on your **Traveler's Map.**

MONEY

How will you manage it?



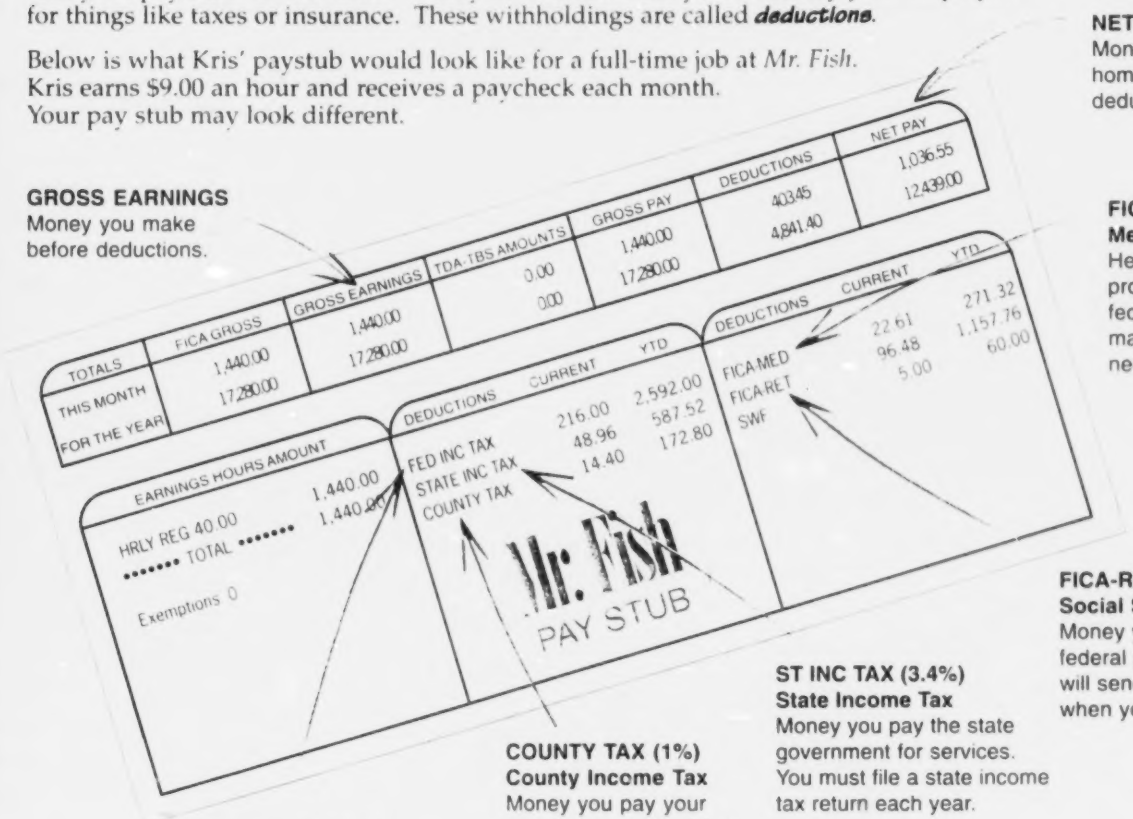
While your dinner heats up, you take out the trash and head for the laundry. Fishing through your uniform pockets, you come across last week's pay stub. What looked like a lot of cash last week looks like pocket change now. That's what a weekend at the mall will do to you.

Maybe you're not making as much as you thought. You barely had enough to buy Kris a birthday present. Wouldn't life be a lot easier if you could work at *Mr. Fish* full time? Think of the money you could spend then.

Know your paycheck

Life with a full-time job might not be as easy as you think. You spend money before you take your paycheck to the bank. Money is withheld from your check by your employer for things like taxes or insurance. These withholdings are called ***deductions***.

Below is what Kris' paystub would look like for a full-time job at *Mr. Fish*. Kris earns $9.00 an hour and receives a paycheck each month. Your pay stub may look different.



NET PAY
Money you take home after deductions.

GROSS EARNINGS
Money you make before deductions.

FICA-MEDICAL (1.57%)
Medicare and Medicaid
Health insurance programs run by the federal government. You may use these now or need to later in life.

FICA-RETIREMENT (6.7%)
Social Security
Money you pay to the federal government. They will send a monthly check when you retire.

ST INC TAX (3.4%)
State Income Tax
Money you pay the state government for services. You must file a state income tax return each year.

COUNTY TAX (1%)
County Income Tax
Money you pay your county government for services. This tax is included in your state income tax return.

FED INC TAX (15%)
Federal Income Tax
Money you pay the federal government for services. You must fill out a tax return each year. You may get some money returned in a refund.

Gross Earnings	-	Deductions	=	Net Pay
$1,440.00	-	$403.45	=	$1,036.55

Budget your expenses

Money you spend is an ***expense***. Kris compared the expenses for education after high school with those of a full-time job. Below are the monthly ***budgets*** Kris created. Kris discovered monthly expenses for education would not be much more than living expenses with a full-time job.

Read the center column. It explains Kris' comparison.

Monthly Expenses for Education		Monthly Expenses with Full-time Job
Residence hall ..... $600 includes rent, electricity, gas, phone, water, food, cable	Fees for living on campus at *Over There College* are combined into a monthly sum. Long distance phone calls are usually separate. By not moving, Kris expected to cut out the expense of long-distance calls.	Apartment rent ..... $300 electricity /gas ..... $60 phone ..... $25 water ..... $10 cable TV ..... $25 food $150
long distance calls $30		
checking/savings service charges ..... $5 withdrawal fees ..... $5 credit card bill ..... $25 savings $20	Kris shopped around for a bank or credit union that offered the most convenient services at the cheapest fees. It also is necessary to figure credit card bills and savings goals into your budget.	checking/savings service charges ..... $5 withdrawal fees ..... $5 credit card bill ..... $25 savings $20
tuition ..... $300 books/supplies ..... $50 campus fees $30	Tuition at *Over There College* is $1,500 a semester. Books will cost about $200 a semester. Kris figured them as monthly expenses.	clothes/uniform $45
student health fees ..... $20 laundry ..... $25 miscellaneous expenses (haircuts, lost contact lens, birthday presents) $20	Kris' needs include health care and laundry. Kris also figured expenses like haircuts and birthday gifts for family and friends into a monthly budget.	insurance or health care ..... $30 laundry ..... $20 miscellaneous expenses (haircuts, lost contact lens, birthday presents) $20
campus bus fare ..... $15 trips home $20	Kris will not need a car at *Over There College* because the campus has little parking and a good bus service. Bus fare is a yearly expense, but Kris divided it into a monthly fee.	used car payment ..... $145 car insurance ..... $75 gas ..... $35 repairs/maintenance $20
movies, restaurants, miniature golf, CDs, other fun stuff $30	Many colleges offer students activities and entertainment for free or at reduced costs. Kris expects to spend less on entertainment at *Over There College*.	movies, restaurants, miniature golf, CDs, other fun stuff $40
TOTAL $1,195		TOTAL $1,055

Budget your income

Money you receive is called ***income***. Kris also compared income for education after high school with the income of a full-time job. Below are the monthly budgets Kris created. Kris discovered that monthly income for education would not be much less than working a full-time job.

Monthly Income for Education

Fancee Food Restaurant ... $260

family contribution $100

Frisbee scholarship from *Over There College* $200

Grant from National Association of Business Managers of Tomorrow $155

Government Grants $200

Federal Loan $290

TOTAL $1,205

Read the center column. It explains Kris' comparison.

During education after high school, Kris will earn $6.00 an hour while working 15 hours a week for Fancee Food Restaurant. Monthly pay after taxes will be about $260.

With a full-time job at *Mr. Fish*, Kris would work 40 hours a week at $9 an hour. Kris' monthly pay after taxes would be about $1,036.

Family members will give Kris $100 a month during education after high school to help with food and travel expenses. If Kris takes a full-time job, they will give $30 a month.

Kris knows you can get money to continue your education after high school. Kris looked into possible ***scholarships*** and ***grants***. Kris then estimated how much aid in the form of education ***loans*** would be needed to meet expenses.

Monthly Income with Full-time Job

Mr. Fish $1,036

family contribution $30

TOTAL $1,066

Compare incomes and expenses

Kris realized balancing a budget that included education after high school wouldn't be any more difficult than balancing a budget with a full-time job.

Though education after high school is more expensive, you can have more income because of ***financial aid***.

To learn about financial aid, turn the page.

	Education	Full-time Job
Income	$1,205	$1,066
Expense	$1,195	$1,055
Difference	$10	$11

BEST COPY AVAILABLE

Learn about financial aid.

One kind of income Kris will have at *Over There College* is financial aid. Financial aid is used to pay for education expenses after high school.

Almost everyone is eligible for some kind of aid.

Need-based aid is awarded based on your family's financial status. Aid from the state and federal government is usually need-based.

Merit-based aid is awarded for things like good grades, high test scores, special talents, or activities. Colleges, high schools, community groups, businesses, and other organizations award merit-based aid.

There are three basic kinds of aid.

Gift aid is money that you do not have to pay back, like grants and scholarships. Gift aid can be need-based or merit-based.

Student employment is work-related aid like work-study programs, cooperative education, and part-time jobs. It is usually need-based.

Loans are money you borrow for educational expenses. They must be repaid with interest. Some loans are need-based, while others are available to all college students and their families.

Know how much aid to expect

To get an idea of how much financial aid you can expect , use a ***Financial Aid Estimation Service***. These services help you estimate yearly education expenses and how much aid you are likely to receive.

A free estimation service is available on the World Wide Web. Another service can be purchased from ICPAC for a low cost. Learn more about this low-cost service in the **Traveler's Guide.**

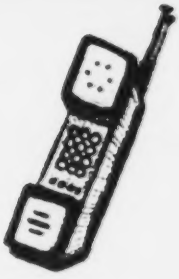
You can use information from financial aid estimation services to help you budget and make decisions.

Prepare to pay your share

Almost everyone is expected to pay some money toward his or her education. Open a savings account at your local bank. Plan to save enough to help with your share of expenses. It's often tough to save money for long-term goals like education. Save as much as you can, even if it is only $5 a paycheck.

Turn to **34th Street** for more about making wise spending choices.

hotline
1-800-992-2076



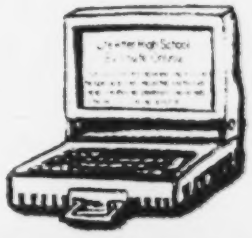
For more on financial aid and money management, call the Hotline and ask for :

IS-1 *Guide to Financial Aid*
IS-2 *Intro to Student Aid*
IS-4 *"Work" Colleges*
IS-5 *Finding Money for your Education*
IS-14 *Life on your Own: Managing Money*
IS-61 *Athletic Scholarships*
IS-86 *Cutting College Costs*
IS-87 *College Co-op Programs*

Learn more about these low-cost services in the Traveler's Guide:

Financial Aid Estimation Service

Scholarship Search Service



website
http://icpac.indiana.edu

Look for financial aid

To look for gift aid like grants and scholarships:

- ❑ Check with the financial aid office of your education provider.
- ❑ Contact businesses, school groups, and civic organizations.
- ❑ Ask your guidance counselor about aid in your community.
- ❑ Talk to your librarian about conducting a scholarship search.
- ❑ Use free scholarship search services on the World Wide Web or ICPAC's low-cost financial aid matching service.

To look for student employment:

- ❑ Ask college financial aid or job placement officials about work study, cooperative education, and off-campus employment opportunities. These programs can help you get money for college and work experience in your career field.
- ❑ Look for part-time jobs offered in the community. For tips on job searches, turn to **10th Street**.

To find education loans:

- ❑ Check with your education provider's financial aid office.
- ❑ Check with local banks, credit unions, and other lenders.

Apply for financial aid

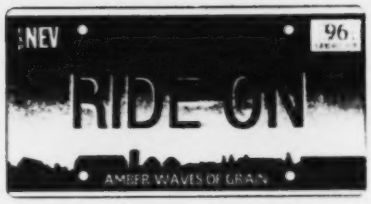
You will use three major tools to apply for aid.

1. *Free Application for Federal Student Aid (FAFSA)*
   You must complete and file this form to be considered for all federal and state financial aid. This includes gift aid, student employment, and education loans. The FAFSA also is required to be considered for some aid given by colleges and universities.

   Fill out and mail the FAFSA by March 1 of the year you will start additional education or training. You will need your social security number, driver's license, and tax information to fill out the FAFSA. You also may need this information from your family. Make a copy of the FAFSA and get proof of mailing in case there are problems. Call the Hotline for a FAFSA. The Hotline also can help you fill out the form.

2. *Education Provider Forms*
   Fill out and mail financial aid forms from education providers. They must be filed in addition to the FAFSA to be considered for financial aid from your provider. Some private providers require a special form called the ***Profile***. Call the Hotline to find out if a provider requires the Profile. Meet education provider deadlines.

3. *Other Organizations' Forms*
   Contact business and community organizations about application processes for their aid. They may require you to complete applications, interviews, essays, or tests. Meet their deadlines.



After a long day at *Mr. Fish*, it's nice to be able to kick back and have some real food. You finish dinner and head to your room. You're thinking about the car of your dreams.

It doesn't seem like you will ever have enough money to buy it. Maybe that's why Kris bought a hunk of junk. Of course, Kris is saving for other things. But your friends would probably laugh if you showed up for school in a bucket of bolts like that.

Maybe you could get a loan or something.

Prepare for debt

Kris got a car loan last year to buy the "hunk of junk," got a credit card last summer, and will take out an education loan next year. Kris' car loan, credit card, and education loan are different kinds of ***debt***.

Debt is borrowed money that must be repaid with ***interest***. Interest is what you pay to borrow money. Different kinds of debt have different interest rates. Interest rates will be different each time you borrow.

The first time you borrow money from a ***lender*** -- like a bank or credit union -- you may need a ***co-signer***. A co-signer is a parent or adult who signs an application with you. You and a co-signer also will sign a ***promissory note***. This is the contract you sign to get a loan. It gives you a payment plan that includes the amount of your monthly payments, the interest rate, and due date.

By signing the note, the co-signer agrees to pay the money you owe if you ***default***. You default when you fail to repay the money according to your agreement. If you default on a loan, your lender can take action to regain the money. The lender can withhold money from your paycheck or your co-signer's paycheck. And the lender can notify others to not let you or your co-signer borrow more money.

A lender will loan you money without a co-signer if you can show them how you will pay it back on time. The record of how you pay your debts is called a ***credit rating***. Once you have borrowed money and started paying it back, you will have a credit rating.

Debt can improve your standard of living.

Borrowing money can help you pay for things you may not be able to afford otherwise. Purchases like more education or a home can help you make money in the future.

Debt also has its costs.

If you default on a loan or do not make credit card payments, you will hurt your ***credit rating***. A bad credit rating means you may be turned down for future loans. Too much debt also can hurt your ability to borrow.

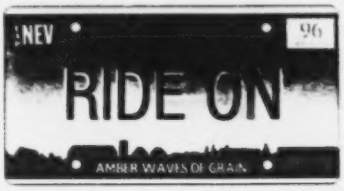
Read the next page to learn more about debt.

Compare kinds of debt

Here are some facts about three kinds of debt:

The Facts	Car loan	Education loan*	Credit card
Amount of money available	Usually large sums from $2,000 to $20,000; some depend on the car you are buying, your credit rating, income, and expenses.	Large sums from $2,000 a year to a total of $23,000; some depend on your need, the kind of loan, or the college you will be attending.	Usually small sums starting at $500; limits are often raised the longer you have a card and the more you charge and repay on time.
How money can be used	Money only can be used to buy a car, pay off the rest of a loan on your trade-in, or for taxes and license.	Money to be used for education-related expenses, which include your books, housing, and transportation.	Money can be used for any goods or services as long as the merchant accepts your card.
Time to repay the money	Most are for three to five years, depending on the age of the car you buy.	Most must be repaid in five to 10 years, depending on your financial situation.	No limit to how long you can carry a balance as long as you make monthly payments.
How soon you must pay	Payments usually start the month after you borrow the money; you cannot defer, or postpone, payments.	Payments start 60 days after you graduate from college, drop below half-time, or leave school; you can request to defer, or postpone, payments.	Payments start the first billing cycle (usually the next month) after your first charge.
Amount of monthly payments	Payments depend on the amount of the loan and the length of its term.	Payments depend on the amount of the loan and the length of its term; usually there is a $50 minimum payment.	A minimum payment based on your balance is required; you can pay more; some cards require the whole balance to be paid.
Annual service charge for borrowing money	No annual service charge.	No annual service charge.	Annual service charge depends on the kind of card, usually near $20.
Interest rate	Varies, depending on the loan and the lender, usually around 8 or 10 percent.	Varies, depending on the kind of loan, usually around 5 to 8 percent.	Varies, depending on the kind of card, usually from 15 to 25 percent.

*Based on education loan guidelines, 1995-96.



You try to forget about the car, but it's no use. You can't get to sleep. You toss and turn, in and out of la la land. So many thoughts are running through your head, all mixed up, like some game show or something.

"Tell us what's behind door number one, Johnny!"

"Behind door number one...it's a new car! That's right. This stylish '90s speedster is guaranteed to cost you an arm and a leg in taxes and insurance! But you will turn heads up and down the school parking lot."

"Now wait a minute, Johnny, isn't there something behind door number two?"

"Yes, Chuck, behind door number two...it's a brand new you! That's right. It's a future including education and a hip new career."

"Well folks, will it be the car or the career? We'll find out in just a moment... On *Let's Make it Real!*"

Choose debt carefully

If you had to choose between buying a car or buying education, which would you pick?

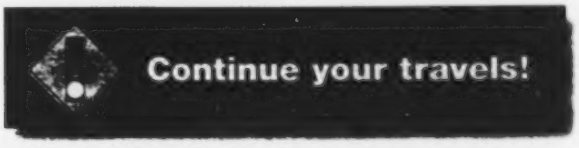
Kris realized that **education loans are less expensive** than other kinds of debt. The money you borrow for education is an investment in your future. It can help you earn more money. A car will only last a few years. An education will last a lifetime.

Kris couldn't afford both a car loan and an education loan. To make a decision, Kris asked the lender what the total interest on each loan would be. Kris then compared the cost of both loans by creating this table.

Type of Loan	Principle	Interest Rate	Length of Time	Total Interest
Education Loan	$2500	8%	5 years	$541
Used Car Loan	$2500	10%	5 years	$679

Kris decided to sell "the hunk of junk" after high school and pay off the car loan before starting college. Kris also learned that education and car loan interest is much lower than credit card interest. Credit card interest is charged on your monthly balance and adds up quickly. Bad credit card habits can cost you.

If you get a credit card, be careful. Find one that offers a low interest rate. Charge only what you are sure you can pay off each month.



Discover what managing money after high school is like before you graduate! Practice what you've learned about managing expenses, income, and debt by completing the next task on your **Traveler's Map**.

NEIGHBORHOOD
Should you get involved?

You've had it with trying to get to sleep. Maybe watching some TV will numb your mind. The phone rings.

"Who's calling so late?" your mom asks.

"Hello," you answer the phone. "Oh, hi, Kris." You tell your mom who it is.

"You know, I've been thinking a lot about what we talked about today," you say to Kris. "I need to start thinking about my career. I think I might change my class schedule tomorrow."

"What, no future in Hubcap History and Remote Control Studies?" Kris jokes. It's a relief to talk to a friend. You tell Kris that you feel like you're going crazy thinking about everything.

"I know how it is," Kris says. "Speaking of crazy, I got my voter registration card in the mail today."

"That's right, now you will be able to vote for the president and everything."

"Yep. Oh, there's something I wanted to ask you. The *Mr. Fish* annual *Swim-Without-Fins* Car Wash is next week. Would you help me make some signs?"

Benefit from involvement

Kris learned how to swim through the *Mr. Fish Swim-Without-Fins* (SWF) program. Now, Kris gives free swimming lessons to children for *SWF*.

Kris works at fund-raisers like *SWF* car washes and summertime fish fries. The money raised is used to rent a pool and provide children with medals. Kris also has *Mr. Fish* keep $5 from each monthly paycheck to support *SWF*.

Getting involved with SWF has helped Kris:

- explore careers in health care, through water safety and first-aid training.
- meet new people, like the *Mr. Fish* manager who helped Kris get a part-time job.
- show proof of commitment, responsibility, and desire to get the job done.
- visit elementary schools as a swim safety expert.
- improve skills like public speaking, teaching, and swimming through the campaign.
- relate better to others by working with children.

Help others and yourself by getting involved.
Find out what you can do by turning the page.

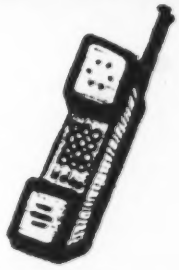
Get involved in a group

Many groups exist to help you help others. Some pay for your living, travel, or education expenses in exchange for your community service. Here are two:

AmeriCorps ~ a national program which will pay you to get involved in local community service projects. Indiana projects include tutoring at-risk students, teaching about recycling, and preventing gang violence. As an AmeriCorps member, you will receive a living allowance, education grants, health insurance, and child care services. You can work part time or full time. You must be at least 17. You must have a high school diploma or obtain a GED during your time of service. Your length of service can last from nine months to two years.

Peace Corps ~ a federal agency through which you can help people in other countries. Projects include improving farming, developing water systems, and building factories. You are paid a living allowance and travel expenses. You will be paid additional money after completing your service. Assignments usually last two years. Volunteers must be 18 and have skills and leadership experience needed by the Peace Corps. Apply at least nine months before you would like to serve.

hotline
1-800-992-2076



Call the Hotline for more on AmeriCorps and Peace Corps.

There are many other local, state, national, and world human service groups you can volunteer to help. These include homeless shelters, health-related charities, religious centers, and food banks. Usually, you are not paid for helping these groups. Look under *Social Service Organizations* in the yellow pages of your phone book to find specific groups where you can get involved.

Get involved as an individual

There also are things you can do to get involved that don't require working with a group.

Identify problems in your neighborhood ~ If there is a vacant lot on your block that is littered, clean it up. If there are frequent accidents at an intersection near your home, write the county road department.

Create a support network ~ Get to know your neighbors. Collect their newspapers and mail when they are away on vacation. Ask them to water your plants and feed your pets while you are gone. Help elderly or disabled neighbors with household chores or yardwork.

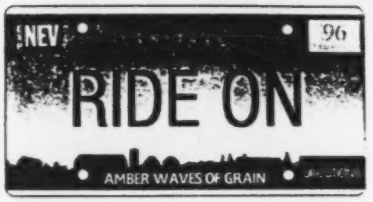
Be an informed citizen ~ Register to vote in your community when your turn 18. Know when elections will be held. Seek information on local, state, and national political candidates. Get your information from a variety of sources. Vote on election day. Attend government meetings that will impact you.

Continue your travels!

Discover what getting involved is like before you graduate! Practice what you've learned about community involvement by completing the next task on your **Traveler's Map**.

The End

for Directions, but not for you!



You tell Kris you will help make signs for the *Swim-Without-Fins* car wash.

"Thanks," Kris says. "And I'll help you tomorrow start planning what you want to do after you graduate."

"You already have," you say. "I'm going to see my guidance counselor tomorrow." You hang up the phone, turn off the TV, and finally get to sleep.

There you are again in the kitchen. It's decorated for your graduation party: the art projects and spelling tests, the fitness day awards and the poster-size photo. You're running away from the relatives past the chicken and potato salad.

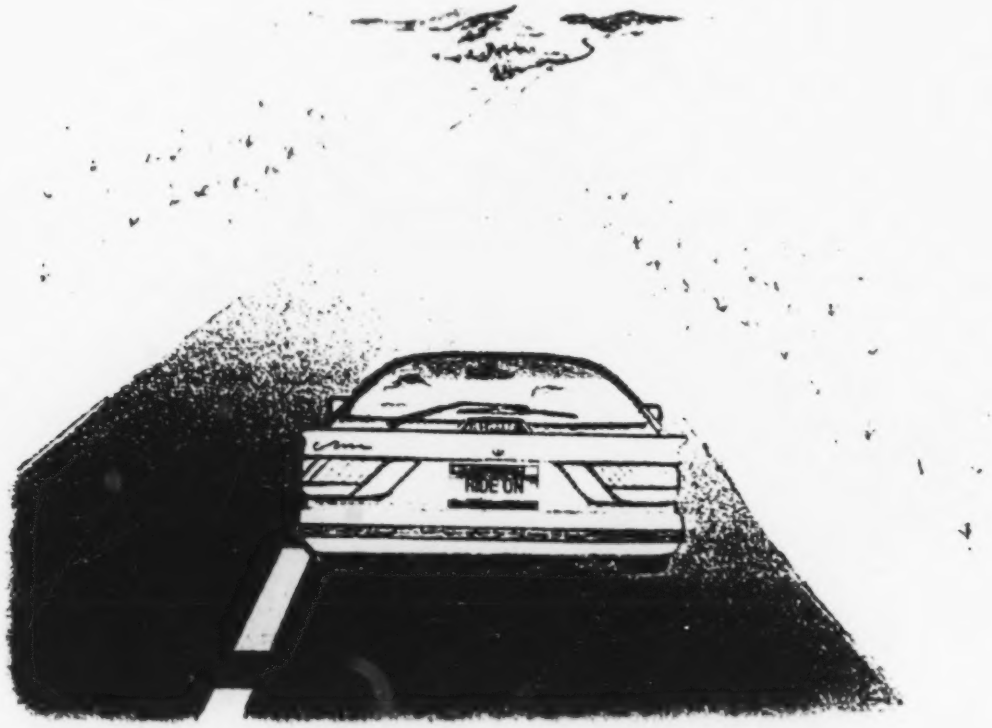
"What are you going to do with your life?" Aunt Flo asks. You stop and turn around to face her.

"WAKE UP!!!" she yells. But it's your mom's voice, not Aunt Flo's. You open your eyes to see Mom standing at the end of the bed.

"It's that time again," she says. "Second day of school."

"Mom," you say. "I do know what I'm going to do after high school."

"Really?" she asks, sounding surprised. "Tell me all about it."



Traveler's Guide

Academic Adviser: The person at a college who helps students decide what classes to take, what major to pursue, etc. An adviser is similar to a high school guidance counselor.

Academic Standards: College standards that students must maintain, such as a certain grade point average, in order to remain in good standing with the school.

Academic Year: The school year. See *Calendar*.

Accredited: Colleges and schools must meet specific requirements in academic programs, facilities, etc. to be certified by accrediting agencies. Usually, colleges must be accredited for their students to receive financial aid.

Achievement Tests: Standardized tests given by the College Entrance Examination Board in specific high school subjects. Colleges look at scores when making decisions about admission and course placement. These tests are NOT required by most schools.

ACT: A standardized admission test. See *American College Testing Program*.

Admission Requirements: Students wanting to attend a specific college must meet requirements (high school grade point average, standardized test scores, high school courses, etc.) to be considered for admission.

Advanced Credit: Some colleges offer tests for advanced college credit. Students who receive a high score can earn credit in specific subject areas.

Advanced Placement: Tests given at the end of an Advanced Placement course taken in high school. Students with high scores on these tests can be placed in upper-level college courses and may receive credit for beginning level courses.

Advanced Registration: A period of time set by most colleges during which students can register early for classes. See *Registration*.

Algebra: Algebra is the most basic branch of mathematics. It explains the laws that govern the other branches. Branches include arithmetic, geometry, trigonometry, and calculus. Simple algebra is concerned with the "laws" of arithmetic. For example, we can multiply two numbers either way and get the same answer. Source: *Children's Encyclopedia Britannica* vol. 1, p. 159, 1989.

Alumni: People who have graduated from a school.

American College Testing (ACT) Program: A company that produces standardized admissions tests. See *Standardized Admissions Tests*.

Application Fee: A charge to process a student's application. In some cases, this fee is waived if a student demonstrates financial need.

Apprenticeship: A training program, like carpentry or welding, which results in certified skills for a trade.

Arts & Sciences: A grouping of academic studies that may include fine arts, languages, social sciences, natural sciences, and humanities. The grouping may be called a division, college, or school, for example, the School of Arts and Sciences.

Assistant Instructor (AI): A graduate student who helps a professor. An AI may teach introductory classes, grade papers, or lead discussion sessions; may also be called a Teaching Assistant or TA.

Associate's Degree: The degree granted by colleges after students complete a two-year, full-time program of required courses, or its part-time equivalent. These degrees are offered by many types of colleges, including two-year and four-year colleges and proprietary schools.

Baccalaureate or Bachelor's Degree: The degree granted by a college after students have satisfactorily completed a four- or five-year, full-time program of required courses, or its part-time equivalent.

Board of Trustees: The policy-making and governing body of a college.

Bulletin: A smaller version of a college catalog; describes aspects of a particular college or university.

Bursar: The person in charge of money at a college. Students pay the bursar tuition and room and board.

Calculus: A branch of mathematics divided into two general fields: differential calculus and integral calculus. Differential calculus can be used to find rates of change, like orbits of planets, satellites, and spacecraft. Integral calculus is a method of calculating quantities by splitting them up into a large number of small parts. It can be used to find the surface area of irregular objects. You can find out the total surface area of your car (even the round parts) by using integral calculus. Source: *Children's Encyclopedia Britannica* vol. 3, p. 308-309, 1989.

Calendar: How a school divides the academic year for classes and grading. Calendars usually run from August to May or September to June. School years are usually divided into quarters, semesters, or trimesters.

Campus: The grounds, class buildings, and residence halls of a school.

Career Cluster: A group of jobs or career areas which are similar or require some of the same skills.

Career Plan: A set of steps to be followed over a period of time to get a desired job.

Catalog: Book about a specific college which contains general information about classes, faculty, costs, and admission and degree requirements.

Certificate of Completion: Certificates granted by colleges after completion of study for a specific occupation.

Chair: The highest administrator of an academic department; is usually a professor.

Chancellor: Chief administrator of a college campus.

Chemistry: The study of the elements, the compounds they form, and the reactions they undergo. Chemists try to discover new, useful compounds. They do their work by using the results of experiments to prove their theories.

Civic Group: A community organization or club that usually wants to improve life in the community.

Coeducational: Both men and women being included in a facility, for instance being able to attend the college or living in the dormitory.

College: A school offering studies that lead to an academic degree. A college can be an independent or part of a larger university system.

College Scholarship Service: This service processes a supplemental financial aid application called The Profile. Some colleges and universities require The Profile in addition to other financial aid forms. See *Profile*.

College Work-Study Program: A form of financial aid in which students earn money by working part time at their college. Students apply for work-study by filling out the FAFSA. See *Free Application for Federal Student Aid*

Commencement: Graduation ceremony to recognize students who have completed degree requirements.

Community College: See *Junior College*.

Commuter Student: A student who lives at home, or somewhere off campus.

Competitive Admission Policy: An admission policy where a school only admits students who meet certain requirements.

Conditional Admission: A college may admit students who have not met all the admission requirements. To remain, these students must fulfill specified requirements before or during their enrollment.

Consortium: Arrangement between schools that enables students who attend one school to go to class and use resources at another school.

Cooperative Education (Co-op Education): A program in which a student combines employment and study in a career field.

Core Classes: Classes that all students in a major program are required to take.

Core 40: Required program of study for all students in Indiana high schools.

Corequisite: A class taken with a related course.

Correspondence Course: A class where students receive lessons in the mail and send completed assignments to instructors. Correspondence is an examples of independent study. See *Independent Study*.

Course: Another name for "class."

Course Evaluation: A survey usually given at the end of a semester. Students give their opinions about the instructor and the course.

Course Number: Numbers assigned to courses to show their level of difficulty or depth/breadth of study. 100 level courses are less difficult or broader in scope than 200 level courses.

Credit: How schools measure students' progress toward a diploma or a degree. For a semester, three hours of credit for one college class is common.

Curriculum: The available courses in a program of study.

Dean: The highest officer of a division, college, or school, such as Dean of Education.

Declare a Major: Officially tell a college your major, or area of study. See *Major*.

Deferred Admission: A college may accept a student but then allow the student to delay coming to the school for one year.

Deficiency Points: These indicate unsatisfactory classwork. Students with these can be put on academic probation or dismissed from school.

Degree: After finishing a program of study at a college, students receive an academic title, for example, a Bachelor of Arts degree from XYZ University.

Department: A specific area of study in a larger college or school. For example, French is a department in the School of Arts and Sciences.

Diploma: An official piece of paper given by colleges and high schools to students when they complete a specific course of study.

Discipline: A field of study. See *Major*.

Discussion Section: Some classes have two types of meetings. One is when the professor lectures. The other, the discussion section, is when a small group of students meets to discuss the lecture. Discussions are usually led by a graduate student called an Assistant Instructor or Teaching Assistant.

Dismissal: Students can be dismissed or expelled for consistently poor grades or breaking rules.

Distributive Requirements: See *General Education Requirements*.

Doctoral Degree: The highest university degree, also called a doctorate or doctor of philosophy (Ph.D.). Physicians receive a Medical Doctorate (M.D.), while lawyers receive a Juris Doctorate (J.D.)

Dorm: Dormitory. See *Residence Hall*.

Double Major: Meet requirements for two majors. See *Major*.

Dual Credit or Concurrent Enrollment: Courses that may be offered at your high school or nearby college which give you both high school and college credit.

Early Admission: Students can take the necessary standardized tests and apply early in their senior year for admission to some colleges/universities.

Elective: An optional class, instead of required.

Emeritus Faculty: Honored faculty members, usually retired from teaching.

Enroll: To officially select classes. See *Registration.*

Exemption: A course requirement which is fulfilled by passing an exam in the subject.

Extracurricular Activities: Activities that occur outside the classroom.

FAFSA: See *Free Application For Federal Student Aid*

Faculty: The teachers, professors, and instructors who teach at schools.

Federal Pell Grant: A college federal financial aid grant program. Students apply by filling out the FAFSA.

Federal Perkins Student Loan: A low-interest loan for students who show financial need. It must be repaid after graduation. Students apply by filling out the FAFSA.

Federal PLUS (Parent Loans for Undergraduate Students) and/or Federal Direct PLUS: Financial aid processed through a bank, other lending agency, or college or university to help pay for college. These loans must be repaid with interest and are not deferred.

Federal Stafford Loan and Direct Ford Loan: Student financial aid processed through a bank and/or a college. A student must be enrolled in a college degree program at least part time to receive a Stafford Loan. Loans must be paid back with interest after a student leaves school. This was formerly called Guaranteed Student Loan; it requires a completed FAFSA.

Federal Supplemental Educational Opportunity Grant (SEOG): Federal grant for students with exceptional need. Apply by filling out a FAFSA.

Federal Unsubsidized Stafford/Direct Unsubsidized Ford Loan: Similar to a Federal Stafford Loan, except interest is paid by the student during college.

Fee: Money charged by a college for services provided to a student. Fees are often charged for lab materials and recreational facilities.

Fee Waiver: A written statement that says that the student does not have to pay a certain fee. Some scholarships give fee waivers for tuition.

Finals Week: Time at the end of the semester when classes do not meet and final tests are given.

Financial Aid: Federal, state, college, and private programs which help students pay for college costs. Financial aid can be in the form of grants and scholarships, loans, or work-study programs.

Financial Aid Counselor: A college staff member who helps students and parents fill out financial aid forms and processes financial aid money.

Four-year College: School offering bachelor's degrees, which usually are earned in four years.

Fraternity: A group of people sharing a common interest. Academic or business fraternities may be coeducational. Social fraternities are usually for men only. See *Greek Organizations, Rush, Sorority.*

Free Application for Federal Student Aid (FAFSA): The required application for federal, state, and institutional financial aid. Students must file their applications between January 1 and March 1 of the year the student plans to attend college.

Full-time Student: A student who carries a minimum number of credits or hours to be considered "full time" by a college. The number of credits considered to be a full-time load can vary from college to college.

4-1-4 or 4-4-1: Calendar used by some colleges. There are two regular semesters of four months, with one monthlong semester between or following them.

General Educational Development Tests (GED Tests): Tests which measure the knowledge and skills usually learned in high school. A person who passes the GED tests has the equivalent of a high school diploma.

General Education Requirements: Many colleges require students to take a variety of classes in different academic areas. For example, they may require a certain number of courses in science, foreign language, and math.

Geometry: Geometry comes from two Greek words meaning "earth measurement." Geometry began as a study of how to measure the Earth (as in map-making) or to measure the Earth in relation to the rest of the universe (as in astronomy). Geometry today is more a study of physical spaces in general. For example, geometry can be used to figure out the area of a house or a football field. Geometry is very important in the design and manufacturing of most products. *Children's Encyclopedia Britannica,* vol. 8, p. 101-102, 1989.

Gift Aid: Financial aid which is not repaid, such as grants and scholarships.

Grade Point Average (GPA): A system for evaluating the overall scholastic performance of students. A student's GPA is found by dividing the sum of grade points by the number of coursework credits or hours. Grades are often measured on a four-point scale in which four equals 'A,' three equals 'B,' etc. This is called grade points. Total points are found by multiplying the number of hours for a course by the student's grade point.

Graduate: A person who receives a certificate, degree, or diploma from a school.

Graduate Assistant (GA): A GA helps a professor with research or works for an academic department. GA's usually receive a salary and reduced tuition.

Graduate Student: A student who has received a bachelor's degree and is working on an advanced degree such as a master's or doctoral degree.

Grant: Financial aid based on student need; it is not repaid.

Greek Organizations: Social organizations named by Greek letters which students can join. These organizations often engage in social and charity events. Members of Greek organizations frequently live together in a "Greek House." See *Rush, Fraternity, Sorority.*

Guaranteed Student Loan (GSL): See *Federal Stafford Loan.*

Higher Education: See *Postsecondary Education.*

Holland Code: A code that categorizes a person's interests and can be used to match these interests to career possibilities.

Honoraries: Organizations to which students are nominated for membership due to high grades, outstanding school service, or both.

Housing: Living arrangements for students at colleges or private secondary schools.

Humanities: The branches of learning concerned with human thought and relations, especially literature, philosophy, fine arts, and history.

Identification Card (ID): Card issued to identify a student. ID's are often required for borrowing library books, or admission into school-sponsored activities.

Independent Study: Studying a subject for credit but not in an organized class. Examples are correspondence courses, video or computer instruction, and student-instructor meetings. See *Correspondence Course.*

Individualized Major: See *Student-designed Major.*

Informational Interview: An interview to find out about a job or career, such as the training needed for it and the responsibilities of it.

Institution: An established organization; in the education field, it is a school, college, or university.

Instructor: A nontenured teacher at a school. See *Tenure.*

Intercollegiate: Any competition or activity taking place between different colleges.

Interdisciplinary: Programs or courses using knowledge from two or more academic areas.

Interest Inventory: An exercise or set of exercises used to identify possible areas of career fit.

Internship: Class credit given to students who work at jobs on or off campus. The jobs give them practical experience in their major.

Intramural Sports: Athletic activities between a school's students.

Job Shadowing: Time spent (a few hours or a day) with someone who is at work. This time is used to better understand what people do in that job.

Junior College: Colleges that offer programs (usually two years or less) that prepare students for immediate employment, or for transfer to a four-year college.

Language House: A student residence where a foreign language is spoken. Students who want to learn German might live in a "German house."

Liberal Arts: A school or course of study which focuses on developing students' general knowledge and reasoning ability instead of a specific career; the result is often considered to be a well-rounded, general education in the arts and sciences.

Loan: Financial aid that must be repaid with interest after a student leaves school.

Major: Subject areas such as anthropology, economics, or geology in which students take many classes; an area of interest in which students earn a degree.

Master's Degree: An advanced college degree earned after a bachelor's degree, usually taking two years to complete.

Matriculate: To register or enroll in a college.

Mentor: A mature person who gives advice and help.

Minor: An area of interest studied at the same time as a major. It is rarely in the same department as a major and requires fewer classes than a major.

National Achievement Scholarship Program for Outstanding Negro Students: A scholarship program for African-Americans only, similar to the National Merit Scholarships and based on junior year PSAT scores.

National Direct Student Loan (NDSL): See *Federal Perkins Student Loan.*

National Merit Scholarships: These competitive scholarships are limited in number and are offered by corporations and colleges. Winners are determined by PSAT scores and other criteria.

Need Analysis Form: A form, filled out by the student and/or family members, used to determine the amount of financial aid the student can receive. The Free Application for Federal Student Aid is a need analysis form. See *FAFSA.*

Occupational Outlook: A prediction of the number of job openings there will be at a certain time for specific jobs.

Occupational Training: Education and training to prepare the student for a particular occupation.

Office Hours: In education, hours set aside by an instructor to meet with students.

Ombudsperson: In education, a person who acts on behalf of students and others in the school community who have difficulties with the school.

On-the-job Training: Training provided for employees while they are learning a job; employee creates a product or provides a service, while being trained.

Open Admission Policy (Open Door Policy): Admission policy where anyone with a high school diploma or its equivalent can take classes.

Orientation: Programs to help new students and parents get to know a school. Orientation usually takes place before or at the beginning of the school year.

Ph.D.: See *Doctoral Degree.*

Part-time Student: A student enrolled in a number of course credits or hours which are less than full time. Usually, this is less than twelve credits or hours a semester.

Phi Beta Kappa: A national honor society recognizing academic excellence in liberal arts. See *Honoraries*.

Philanthropy: An organization that donates time and money. A philanthropic organization may donate money or service to organizations and individuals.

Physics: The science of the properties and interactions of matter and energy.

PLAN: A test taken to prepare for the ACT. See *ACT*.

Portfolio: A file of materials created by a student which displays and explains skills, talents, experiences, and knowledge gained throughout life.

Postsecondary Education: Education after high school at a public, private, vocational, technical, proprietary, trade or business college or university.

Pre-admission Summer Program: College programs offered to freshmen before fall classes. Courses may be skill-building or regular college classes.

Preliminary Scholastic Assessment Test/National Merit Scholarship Qualifying Test (PSAT/NMSQT): A high school test which measures verbal and math skills and prepares students for the SAT I. It determines eligibility for the National Merit Scholarship. See *Scholastic Assessment Test*.

Preprograms: Course sequences for undergraduate students to prepare them for graduate work in the same area. Examples— prelaw and premedicine.

Prerequisite: Beginning class that prepares students for a more difficult class.

Private School: A college or school which is not supported by a state. Some private schools have a religious affiliation or are single sex schools.

Probation: Status given to students whose GPA falls below a certain minimum level; varies at schools.

Professor: A teacher at a college.

Profile Application: A supplemental application required by some schools for school-based financial aid. This form must be completed and mailed to the College Scholarship Service. The deadline is the same as for the FAFSA, although some colleges require it earlier.

Program: Set of required courses for a degree in a major area of study.

Proprietary Schools: Colleges that are run as profit-making institutions. These colleges provide students with practical training in specific fields.

Prospectus: A booklet of general information about a college or program.

Provost: The college chief academic officer who is responsible for faculty and courses.

Public School: Schools supported by the state to pay part of its operation costs.

Quad: Group of residence halls or academic buildings, usually four in number.

Quarter: A calendar used by some colleges. The quarter school-year is broken down into four distinct periods, each lasting 10 to 12 weeks.

Quiet Floor/Hours: Part of a dormitory or hours during the day where students are expected to maintain a very low noise level.

Reading Days: Days between the end of classes and beginning of final exams. Students use these days to prepare for final exams.

Registrar: Person in a school who manages class schedules and academic records.

Registration: Officially enrolling in classes for the upcoming grading period.

Religious Affiliation: Private colleges associated with religious organizations. For example, the University of Notre Dame is affiliated with the Catholic Church.

Remedial Course: A course that teaches skills that are needed to succeed in college courses. Many students learn these skills in high school. These skills are in the areas of math, writing, reading, etc.

Requirements: A set of conditions that must be met in order to do something, such as be accepted to a college, complete a degree, etc.

Residence Hall (Dormitory): A campus building where students live. Food service, social and educational activities are provided. Some schools require students to live in residence halls for a certain amount of time.

Residency Requirements: Most colleges require that students spend a certain amount of time on campus taking classes or living on campus. This term can also mean the minimum amount of time a student must live in the state to pay instate tuition, which is lower than the fee paid by out-of-state students.

Resident Assistant (RA): A trained student who lives in a dormitory to coordinate programs and activities. RAs may also help students with problems in the dorm or counsel students about campus difficulties.

Rolling Admission: Schools with this admissions practice decide whether or not to admit students as soon as they receive the required materials.

Room and Board: The cost for living in residence halls or other campus housing (room) and receiving meals from the housing food service (board).

Rush: A period of time when students participate in parties and activities to get to know the members of Greek organizations on campus. Greek organizations hold rush to meet possible new members. See *Greek Organizations*.

SAT I: See *Scholastic Assessment Test*.

SAT II: Subject Tests: See *Subject Area Test*.

Satisfactory Academic Progress: Completion of courses according to school standard. Satisfactory academic progress must be shown to receive financial aid and continue in the school.

School to Work: An effort to connect education to the workworld.

Scholarship: Financial aid awarded for academic and other achievements (music, athletics, etc.). Scholarships do not have to be paid back.

Scholastic Assessment Test I (SAT I): A standardized admission test published by the College Entrance Examination Board (CEEB). See *Standardized Admissions Tests.*

Semester: Calendar system used by some schools. Classes and grade reports are divided into two periods, each lasting about 15 weeks.

Sorority: A women's social organization often identified by Greek letters. See *Fraternity, Greek Organizations, Rush.*

Standardized Admissions Tests (SAT I, ACT, etc.): These tests are designed to measure verbal and mathematical knowledge or skills and are used to predict achievement in college. The test score may be considered along with other factors for admission to the college.

Statistics: The branch of mathematics that deals with information in the form of figures. A statistician collects, summarizes, analyzes and makes predictions based upon this information.

Student Activities: See *Extra-Curricular Activities.*

Student Body: All students who attend a particular school.

Student Center or Student Union: A building on campus designed for a variety of uses by students. A bookstore, dining facilities, administrative offices, game rooms, etc. may be located here.

Student-designed Major: At some schools, students can plan an individualized major. Such programs must be approved by appropriate school administrators.

Study Abroad: Programs where students go to school for some time in another country while making regular progress toward their diplomas or degrees.

Subject Area Tests: Standardized tests given by the American College Testing Program or College Board in specific high school subjects, such as biology, a foreign language, etc. Colleges look at these test scores when making decisions about course placement or admission to a specific program. Many programs do not require these tests.

Support Services: Services provided by most colleges to help students in areas such as academics, veterans affairs, adult, and special-needs.

Teaching Assistant (TA): See *Assistant Instructor.*

Tech Prep Courses: Classes in which material to be learned in an active or applied manner.

Tenure: Guaranteed employment status given to teachers and professors after successful completion of certain requirements within a certain time period.

Terminal Program: Educational programs to prepare students for a specific career.

Trade: An occupation requiring skilled labor, such as an electrician or tool and die maker.

Transcript: The official record of a student's educational progress; it may include listings of classes, grades, major area, and degrees earned.

Transfer Student: A student who changes from one school to another. Grades and credits from the first school may or may not be counted at the second. Schools may not accept ALL the credits earned at another school.

Transfer Program: College program that prepares students to complete the degree at another school. Often two-year colleges have transfer programs to prepare students for four-year colleges. These programs usually award associate's degrees.

Trigonometry: Math concerned with measurement based on triangles. It is important in geometry and in physics. Think about a fishing rod, 1 yard long, with its fishing line dropped straight into the water. The height of the rod above the water will change according to the angle between the rod and the water. This relationship between the rod's angle and its height above the water is an example of the kinds of ideas studied in trigonometry. *Children's Encyclopedia Britannica,* vol. 18, p. 12, 1989.

Trimester: A calendar system used by some college which is made up of three 10-12 week periods.

Tuition: The cost of classes or credits at a school.

Tutor: Tutors are experienced adults or students who help others study a specific subject. Some schools provide free tutors. At others, students must pay.

Two-Year College: A college with programs leading to an associate's degree.

Unconditional Admission: Students who meet all of a school's admission standards are given this status.

Undergraduate: Student working on a bachelor's degree.

University: A post-secondary institution which has several colleges or schools, grants graduate degrees, and may have research facilities.

Upperclassperson: Student who is a junior or senior but not yet received an undergraduate degree.

Vocational/Technical: A school or college where students get "hands-on" training in a specific career area. These colleges usually offer two-year and shorter programs.

Waiting List: A list of those students who will be admitted to a college or school only if there is space available. Students placed on a waiting list are usually notified if they are admitted, sometime in May or June.

Waiver: A requirement which is not enforced, such as class waiver or fee waiver.

Free Information Pieces

Order up to five free information pieces using the order form on the next page.

The Workworld & Careers	Code
Tips on Finding and Getting a Job	IS - 9
The Future, Education, & the Job Outlook	IS-46
Worksheet for Visiting a Job Site	IS-49
Discovering Careers that Fit You	IS-50
Working in High School: The Costs and Benefits	IS-51
The U.S. Workworld: 1990–2005	IS-52
Career Areas to Explore & The Jobs Within Them	IS-65
Essential Skills of the Future Workforce	IS-82
Indiana's Workforce Development Centers	IS-83
Labor Laws for Ages 17 and Below	IS-92
Maximize Employability — Enhance your Skills	IS-93

All about College	
Eleventh Hour College Planning	IS-10
College Admissions Tests and Related Aid	IS-11
"What if I don't get in (to your first-choice school)?"	IS-12
Get a Good Start in College	IS-13
Life on your Own: Managing your Money	IS-14
Writing the College Admission Essay	IS-15
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2-Yr or 4-Yr School: Which path should you take?	IS-23
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IN College Services for Students with Physical Disabilities	IS-34
Worksheet for Visiting a College	IS-37
Worksheet for Visiting an Occupational College	IS-38
Difference between Public & Private Residential Colleges	IS-42
Organizations offering Assistive Technology Resources	IS-60
Intercollegiate Athletic & Scholarship Programs for Men & Women	IS-61
Where to Study What in Indiana: College Majors Listings	IS-85
College Cooperative Programs in Indiana	IS-87
Three Ways to Get into College . . . and Five Ways to Stay!	IS-88
Choosing a College Major: Some Things to Think About	IS-89
Housing Options and a Word about Roommates	IS-95

Advice from Hoosier College Students	
...on adjusting to college	IS-70
...on preparing for college	IS-71
...on choosing a college	IS-72

Careers/Majors Series	
Math — Gateway to the Future	CS-1
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Wanted: Rural Doctors	CS-4
English — Gateway to the World	CS-5
Is the Military an Option for You?	CS-6
Building a Computer Career — Bit by Bit	CS-7
The World of Art and Jobs in It	CS-8
A Career in Nursing	CS-9
Apprenticeships: The Path to Skilled Trades	CS-10
Engineering = math+science+ideas	CS-11
Journalism and Media Careers: The Field of Communications	CS-12

Study Skills ..... SS

Booklet covers general guidelines to better studying as well as tips on taking notes, writing, learning math, improving memory, taking tests, using the library, managing time, and listening.

Indiana College Network: Classes Close to Home ICN

This booklet lists numerous courses and degree programs offered through distance education opportunities by the state's public and private institutions. It also explains the registration process and other services offered by the Indiana College Network.

21st Century Scholars Program	
The 21st Century Scholars Fact Sheet	IS-19
The 21st Century Scholars Fact Sheet (Spanish)	IS-19S
The Vital Role of College Support in the 21st CS Program	IS-35
Answers to Your 21st Century Scholars Questions	IS-80
The Vital Role of Counselors in the 21st CS Program	IS-94
Indiana Colleges & Universities for 21st Century Scholars	IS-98

All about Financial Aid	
The ICPAC Guide to Student Financial Aid	IS - 1
The ICPAC Guide to Student Financial Aid (Spanish)	IS-1S
You Can Afford College	IS - 2
"Work " Colleges in the United States	IS - 4
Finding Money for your Education	IS - 5
Strategies for Cutting College Costs	IS-86
Financial Aid for Graduate Students	IS-97

Benefits of Education	
The Value of Education: Advice from Two Experts	IS-43
The Dollars & Sense of Education	IS-45
Ten Top Excuses: "Why I can't go to college"	IS-96

Summer Programs for Students	
Indiana Summer Camps	IS-66
Indiana Summer Sport Camps	IS-67
Indiana College Summer Enhancement Programs	IS-68
International Exchange and Study-abroad Programs	IS-69

Preparing for More Education	
Trio Programs	IS - 7
Trio Programs (Spanish)	IS-7S
The Indiana Academic Honors Diploma	IS - 8
Indiana's Core 40: The New College/Tech Prep Curriculum	IS-16
Indiana's Core 40 (Spanish)	IS-16S
The GED	IS-17
Steps to Success: Planning to Reach your Goals	IS-18
The Big Difference Between High School and College	IS-21
Tech Prep=Technology Preparation Education	IS-36
Plan for your Future during High School	IS-81
The Indiana Academy	IS-90
NCAA Freshman Academic Eligibility Requirements	IS-91
The Advanced Placement Program	IS-99
HS Correspondence Courses	IS-100

Education Information for Parents	
My Turn: Hold your Horsepower (Cars and Work in HS)	IS-48
Preparing your Child for College (for Parents of Seniors)	IS-53
College: What's it all about?	IS-54
Financial Planning for your Child's Education	IS-84

Information for Adult Students	
Veteran's Educational Benefit Programs	IS-55
The ICPAC Guide to Financial Aid for Adult Students	IS-56
Single Parent/Homemaker Programs	IS-57
A Guide for Adults who Want to Go to College	IS-58
Career Advancement: Should I Return to School?	IS-59

BEST COPY AVAILABLE

TAKE CHARGE *of your future*

Tell us what you think about Directions by filling out the Traveler's Comment Card on the next page.

COIN — Career Targets

Want to discover how your interests and skills relate to different career fields? Then this career interest inventory might help you!

Order your COIN Career Targets for only $3.50 + .18 tax.

Financial Aid Estimation Service

The time to start planning for the cost of education after high school is now. ICPAC offers a service to help you determine how much financial aid you and your family can expect. The Financial Aid Estimation Service will:

- provide cost information that will help you make decisions;
- estimate your expected family contribution toward education expenses;
- tell you if you are likely to qualify for need-based financial aid; and
- identify sources and help you project yearly education expenses.

Order your Financial Aid Estimation for only $5.00.

COIN — Educational Inventory

This low-cost tool will help you identify your occupational, academic, and recreational interests. It also will help you identify your work values and skills, so you can relate them to your education options after high school.

Order COIN Educational Inventory for $6.95 + .35 tax.

Financial Aid Matching Service

ICPAC offers a financial aid matching service for the low fee of $14.00. Using a comprehensive computerized database (CASHE) of scholarship and financial aid sources, the service provides personalized listings of prospective aid sources based on a profile submitted by you.

Why pay hundreds of dollars for this service if you can get it from us for $14.00?

1 Phone (____) ____ - _____ Grade _____

High School _____

Name _____

Street _____

City _____ State _____ Zip _____

2 Order up to FIVE FREE publications mentioned in the planner by writing their numbers below.

_____ _____ _____ _____ _____

3 Order the item(s) above by checking the appropriate box(es) below AND enclosing a check or money order (with a complete address) payable to the ICPAC Warehouse.

- ☐ *COIN Career Targets* ..... $3.50 + .18 tax
- ☐ *COIN Education Inventory* ..... $6.95 + .35 tax
- ☐ *Financial Aid Matching Service* $14.00
- ☐ *Financial Aid Estimation Service* $5.00

4 Mail this order form to:

ICPAC Response Center
2805 E. Tenth St. • Bloomington, IN 47408

Traveler's Comments

Take a few minutes to tell us what you think about *Directions*.

Circle the word that best describes your reaction to each statement.
If you answer *Never* or *Usually*, tell us why in the box below.

I understood *Directions*	Never	Usually	Sometimes	Always
I found information when I looked for it.	Never	Usually	Sometimes	Always
Titles fit the information that followed them.	Never	Usually	Sometimes	Always
The street signs helped me get through the book.	Never	Usually	Sometimes	Always
The story, *Ride On*, made *Directions* interesting.	Never	Usually	Sometimes	Always
The *Travel Kit* helped me use *Directions*.	Never	Usually	Sometimes	Always
The *Travel Map* and *Directions* worked well together.	Never	Usually	Sometimes	Always

Circle the phrase that describes how much you used each of these parts of *Directions*.
If you answer *Skipped* It or *Already Knew It* , tell us why in the box below.

High School	Knew It	Skipped It	Looked at It	Read Pages	Read Everything
Work	Knew It	Skipped It	Looked at It	Read Pages	Read Everything
Education	Knew It	Skipped It	Looked at It	Read Pages	Read Everything
Home	Knew It	Skipped It	Looked at It	Read Pages	Read Everything
Money	Knew It	Skipped It	Looked at It	Read Pages	Read Everything
Neighborhood	Knew It	Skipped It	Looked at It	Read Pages	Read Everything
Traveler's Guide	Didn't Use It		Used It		
Taveler's Map	Did No Exercises		Did Some Exercises	Did All Exercises	

Complete each of the sentences below.

I showed *Directions* to _____.

Overall I thought *Directions* was _____.

This best thing about *Directions* is _____ **; the worst is** _____.

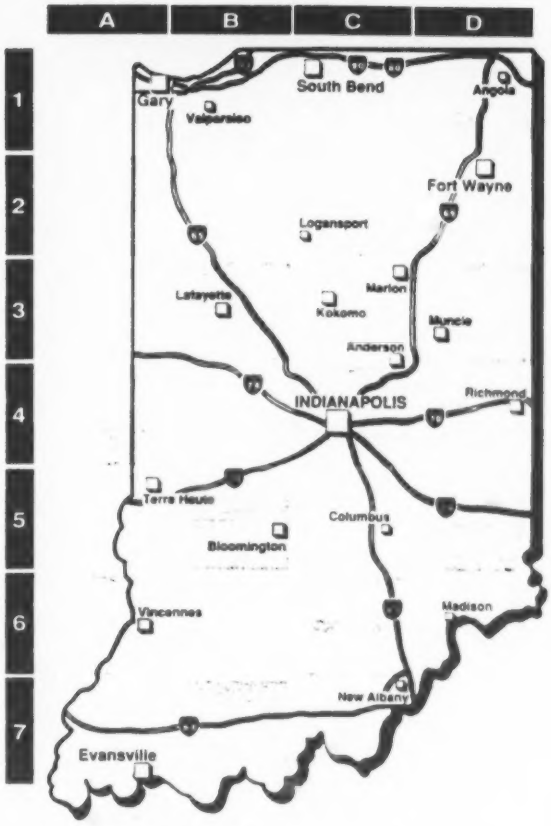
Before I read *Directions* I planned to _____ **after high school .**

Now that I've read *Directions* I plan to _____ **after high school .**

***Directions* helped me learn** _____.

Location of Education Providers in Indiana

Ancilla College	C1
Anderson University	C3
Aviation Technology Center	C4
Ball State University	D3
Bethel College	C1
Butler University	C4
Calumet College of St. Joseph	A1
DePauw University	B4
Earlham College	D4
Franklin College	C4
Goshen College	C1
Grace College	C1
Hanover College	D6
Herron School of Art	C4
Holy Cross College	C1
Huntington College	D2
Indiana Institute of Technology	D2
Indiana State University	A5
Indiana University-Bloomington	B5
Indiana University-East	D4
Indiana University-Kokomo	C3
Indiana University-Northwest	A1
Indiana University-South Bend	C1
Indiana University-Southeast	C7
IUPU-Fort Wayne	D2
IUPU-Indianapolis	C4
IUPUI at Columbus	C5
Indiana Wesleyan University	C3
IVY Tech-Central	C4
IVY Tech-Columbus/Bloomington	*
IVY Tech-Eastcentral	D3
IVY Tech-Kokomo	C3
IVY Tech-Lafayette	B3
IVY Tech-Northcentral	C1
IVY Tech-Northeast	D2
IVY Tech-Northwest	A1
IVY Tech-Southcentral	C7
IVY Tech-Southeast	D6
IVY Tech-Southwest	A7
IVY Tech-Wabash Valley	A5
IVY Tech-Whitewater	D4
Lutheran College of Health Professions	D2
Manchester College	D2
Marian College	C4
Martin University	C4
Oakland City University	A7
Oakland City University Bedford Center	C6
Purdue University	B3
Purdue University-Calumet	A1
Purdue University-North Central	B1
Purdue Statewide Technology Programs	*
Rose-Hulman Institute of Technology	A5
Saint Francis College	D2
Saint Joseph's College	B2
Saint Mary-of-the-Woods College	A5
Saint Mary's College	C1
Saint Meinrad College	B7
Taylor University	C3
Taylor University-Fort Wayne	D2
Tri-State University	D1
University of Evansville	A7



University of Indianapolis	C4
University of Notre Dame	C1
University of Southern Indiana	A7
Valparaiso University	B1
Vincennes University	A6
Vincennes University-Fort Harrison	C4
Vincennes University-Jasper Campus	B6
Wabash College	B4
Allied Health Institutions	*

You can order a free profile of most education providers in the state of Indiana by calling the ICPAC Hotline. Or you can find these same profiles while visiting our world wide web site.

* Education providers with more than one instructional site are described in their profile.

1-800-992-2076

or TTY 1-800-225-8980

http://icpac.indiana.edu

The State of Indiana created ICPAC in 1986. Under the direction of the Indiana Commission for Higher Education, the center's mission is to inform, encourage, and support the education and career development of the people of Indiana.

ICPAC is supported by the Indiana Commission for Higher Education, the State Student Assistance Commission of Indiana, the Indiana Department of Workforce Development, and the Indiana Higher Education Telecommunications System.

Indiana Career and Postsecondary Advancement Center

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